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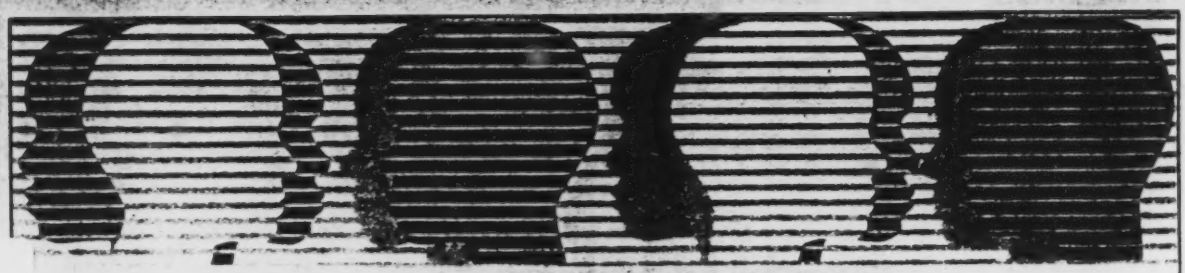
ABSTRACT

The communications skills course was developed for bank employees who are non-native speakers of English, to assist them in improving their English and knowledge of the American workplace culture and to increase productivity. It consists of three instructional levels. Topics covered in level 1 reflect concerns of bank managers about basic workplace communication skills. Level 2, designed to be accompanied by a videotape recording of 35 vignettes (not included here) and handbook (see FL 800 862), focuses on fine-tuning skills. Level 3 puts the skills into practice in real-life tasks through simulations. An introductory section gives an overview of the materials, including videotape vignettes and grammar topics corresponding to the work at each level. Levels 1 and 2 each contain 12 seminars; level 3 contains 13. Each also includes a bibliography. Topics of these seminars include job descriptions, work flow, organization charts, policies and procedures, handling dissatisfied customers, resolving conflicts, managing stress, office relations, performance review, meetings, maps and charts, American workplace customs, expressing empathy, prejudice, professional image, business meetings; introductions, letter writing, telephone messages, and presentations. Four numeracy units, covering fractions, decimals, percentage, tables, and graphs, are also presented. (MSE) (Adjunct ERIC Clearinghouse on Literacy Education)



ED 382 049

Communication Skills for Banking Curriculum

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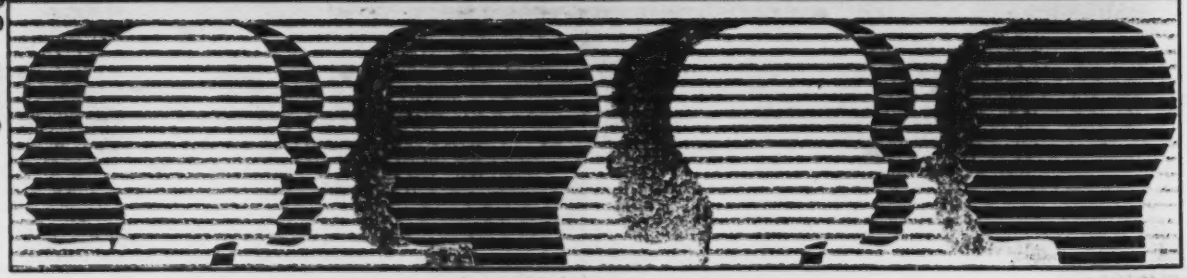

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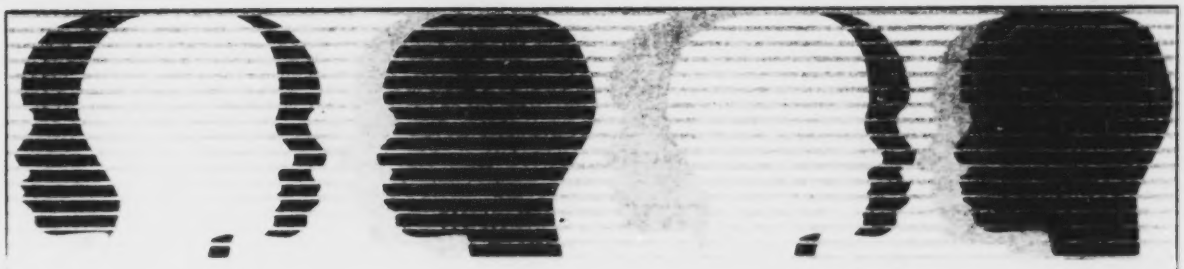

Communication Skills for Banking Curriculum

Developed under National Workplace Literacy Partnership Grant #V198A30082

Office of Adult and Community Education
FAIRFAX COUNTY PUBLIC SCHOOLS

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COMMUNICATION SKILLS FOR BANKING -- INTRODUCTION

The Communications Skills for Banking course has been developed for bank employees who are non-native speakers of English. The purpose of the course is two-fold: to assist bank employees in improving their English and their knowledge of the American workplace culture; and to increase the productivity of those bank employees.

The course consists of three levels. New students begin with the Introductory Level (1) which provides a foundation for the course. Students continue with the Proficiency Level (2) which fine tunes their skills. Finally, the Simulation Level (3) puts their skills into practice on real life tasks.

Upon beginning the course, the students are administered English skills tests which determine their reading comprehension (ETS-Document Reading), writing ability, grammar use, listening comprehension and oral communication. Upon the completion of each level, similar skills tests are administered to measure students' progress. The students' understanding of the course material is tested periodically throughout the duration of each level.

The topics covered in Level 1 have been developed specifically in response to suggestions by bank managers whose employees include non-native English speakers. The topics address common concerns of the managers when working with their non-native English employees. For example, one seminar concentrates on improving vocabulary and phraseology for dealing with difficult customers in the American workplace. Several seminars deal with improving listening and speaking over the telephone. Level 1 also places heavy emphasis on memo-writing, considered vital for advancement in the workplace.

A critical part of Level 2 is the video, "Communication Pays Off" and its handbook. Each Seminar in Level 2 opens with a video vignette, followed by discussion and/or other activities as suggested in the handbook.

The video was developed under the grant to complement the entire curriculum, and many of the topics are integrated into the work in Level 2. However, the video's 35 vignettes address issues that arise throughout the course, and indeed, in almost any ESL workplace course. We strongly urge instructors to preview the video and make use of it in all levels. Experience has shown us that most of the vignettes are multi-faceted and promote discussions and insights in different ways at different times.

Level 3 is based on the extended simulation course: "Mountain Venture." In the few instances that we were able to bring students along to this level, we found that this simulation worked very well as a culminating activity. It brings together many of the skills learned in Levels 1 and 2, and allows students to become the "doers," with major communication responsibilities.

Although most students had no experience with ski resorts, the venue for "Mountain Venture," they readily engaged in the simulation and took on very real tasks, using English communication skills to set priorities, delegate work, negotiate solutions, compromise, persuade, justify, make oral presentations, prepare written documents, etc.

Each seminar also includes a homework, or "contact assignment", to be completed by the student. Contact assignments can include anything from writing a memo about a work conflict to surveying coworkers about acceptable behavior in the American workplace.

All of the levels contain 12 fully packed seminars (Level 3 has 13), focusing on basic English skills, such as reading, writing, speaking and listening, as well as on acceptable patterns of behavior in the American workplace. Most seminars also include exercises concentrating on a particular point of English grammar and pronunciation. We recommend that instructors winnow out material that does not meet the needs of their students. Another strategy for using this curricula is to extract specific topics from each level to create "mini-courses" in order to accommodate a shorter time frame. For example, the sections about memo writing could be consolidated into a shorter, more intensive course devoted primarily to memo writing. Proper telephone behavior and work conflict resolution are additional ideas for future "mini-courses" which could be derived from the material.

At the request of the students and supervisors, a more deliberate and structured approach to grammar and pronunciation was added. A grammar module chart is included as a suggestion for what to teach and where. Instructors should implement the grammar according to the needs of the students. Likewise, work on pronunciation has been included in every Seminar. The two books cited as resources, as well as some teacher notes, should provide adequate guidance for teachers. Again, work in this area will depend on students' needs.

Finally, we have included some units on what we called "numeracy." Many students had no experience or skill in reading and interpreting maps, charts, tables and graphs. Some students were unfamiliar with both the language for talking about numbers and basic computation skills. Therefore, we have included a unit on fractions, decimals and percent. As more and more bank employees are required to "cross-sell" products, we believe this area is important to address as a basic skill, and justifies inclusion in the course work at all levels.

COMMUNICATION PAYS OFF
Topic One

1.1. Professional Image: Assertive Behavior

A. Submissive: supervisor and employee. The supervisor accuses the employee of an error. The employee acts submissively.
B. Same scene: This time the employee acts aggressively.
C. Same scene: This time the employee acts assertively.

1.2. Professional Image: Assertive Behavior

A. An employee avoids answering the ringing telephone.
B. An employee answers the phone and turns the call over to the supervisor.
C. An employee takes responsibility for the call and speaks with the customer.

1.3. Professional Image: Assertive Behavior

An employee does not know the answer when a customer has a problem. The employee demonstrates empathy by eye contact, voice inflection and acknowledging the person's feelings.

COMMUNICATION PAYS OFF
Topic Two

2.1. Prejudice

New bank customer is turned off by the number of foreign born employees in the bank and their hard-to-pronounce names.

2.2. Prejudice

"My supervisor is prejudiced against me because..."

2.3. Prejudice

A customer reacts negatively to a voice with an accent on the telephone in the bank.

2.4. Prejudice

In the lunch room, a co-worker finds a foreign born employee's lunch "weird and smelly."

COMMUNICATION PAYS OFF
Topic Three

3.1. Anger At Work

An employee follows the bank procedure in dealing with an irate customer. However, the customer is not placated.

3.2. Anger At Work

A customer objects to showing a teller his/her identification. An employee uses courtesy phrases to overcome the objection.

COMMUNICATION PAYS OFF
Topic Four

4.1. Conflict Resolution

A. Two foreign born employees have a misunderstanding about sending certified mail. The sender uses an accusatory tone and attitude towards the other employee.

B. The same scene, both employees use questioning.

C. Same scene, both employees use questioning and courtesy phrases.

4.2. Conflict Resolution

A. In order to prevent a problem, for instance, a bank error, a bank employee telephones another department.

B. In order to prevent a problem, an employee tells his co-workers that he is changing his daily schedule.

4.3 Conflict Resolution

A genuine conflict between a supervisor and an employee about being on time.

4.4. Conflict Resolution

Two employees demonstrate compromise, by working out shifts at the drive through teller's window.

COMMUNICATION PAYS OFF
Topic Five

5.1. Coping Skills

Two bank employees appear to have a competitive relationship. This relationship creates stress on the job. One employee has difficulty using the English language to promote his qualifications for a job.

5.2. Coping Skills

A bank employee gets a telephone call from home and starts to cry. A co-worker provides some coping skills.

5.3. Coping Skills

Coping with sexual harassment from a supervisor.

5.4. Coping Skills

A. An employee is asked to stay late. He says "no" and explains.

B. Same scene. He says "no", but is willing to stay late another time.

C. Same scene. He says "no", but offers an alternative.

COMMUNICATION PAYS OFF
Topic Six

6.1. Office Relations

Two foreign born bank employees are discussing that, despite the sodas they have bought for their supervisor, the supervisor scolded them for being late.

6.2. Office Relations

Three employees from the same branch are eating their lunch. Two of the employees are speaking in their language. The third is a native English speaker.

6.3. Office Relations

An employee and the supervisor are discussing the employee's annual review. The employee wonders about some of the statements on the review. In order to understand them, he asks some questions.

6.4. Office Relations

An employee is reprimanded by the supervisor/manager in front of a customer.

6.5. Office Relations

Bank employees express the same intolerance of diversity that many "Americans" reveal.

COMMUNICATION PAYS OFF
Topic Seven

7.1. Listening Skills

An employee demonstrates "active listening" to be sure she understand instructions. Another employee stays quiet and discovers she has misunderstood.

7.2. Listening Skills

A. A customer is telling a bank employee about a problem with the customer's account. The employee just sits and listens.

B. Same scene. This time the employee provides reflective listening.

COMMUNICATION PAYS OFF
Topic Eight

8.1. Meetings

Interactions and Language in Meetings.

SUGGESTED GUIDE FOR USING EWP VIDEOS IN CONJUNCTION WITH EXISTING BANK SYLLABUS

Tape & Topic	Vignette	Level 1	Level 2	Level 3
1.1. Professional Image: Assertive Behavior	*The Explanation*	Seminar 7: **Resolving Conflicts** Seminar 9: **Office Relations**	Seminar 9: **Professional Image**	
1.2. Professional Image: Assertive Behavior	*The Ringing Phone*	Seminar 2: **Workflow** Seminar 3: **Organizational Chart** Seminar 4: **Policies and Procedures** Seminar 5: **Policies and Procedures**		Seminar 9: **Telephone Messages**
1.3. Professional Image: Assertive Behavior	*Empathy: Taking Care of Pinky*	Seminar 4: **Policies and Procedures**	Seminar 7: **Expressing Empathy**	
2.1. Prejudice	*The Customer*	General Course Ice Breaker Seminar 6: **Handling Dissatisfied People**	General Course Ice Breaker	General Course Ice Breaker
2.2. Prejudice	*The Supervisor*	General Course Ice Breaker Seminar 9: **Office Relations**	General Course Ice Breaker	General Course Ice Breaker
2.3. Prejudice	*The Phone Call*	General Course Ice Breaker Seminar 6: **Handling Dissatisfied People**	General Course Ice Breaker	General Course Ice Breaker Seminar 9: **Telephone Messages**
2.4. Prejudice	*The Lunch Room*	General Course Ice Breaker Cultural Sensitivity Seminar 9: **Office Relations**	General Course Ice Breaker Cultural Sensitivity	General Course Ice Breaker Cultural Sensitivity

Tape & Topic	Vignette	Level 1	Level 2	Level 3
3.1. Anger at Work	*The Irate Customer*	Seminar 4: **Policies and Procedures** Seminar 6: **Handling Dissatisfied People** Seminar 7: **Resolving Conflicts**		
3.2. Anger at Work	*The Impatient Customer*	Seminar 4: **Policies and Procedures** Seminar 6: **Handling Dissatisfied People** Seminar 7: **Resolving Conflicts**		
4.1. Conflict Resolution	*Being Courteous: The Certified Letter*	Seminar 7: **Resolving Conflicts** Seminar 9: **Office Relations**	Seminar 2: **Written Job Descriptions**	
4.2.A. Conflict Resolution	*Preventing Problems: Looking Ahead*	Seminar 5: **Policies and Procedures** Seminar 7: **Resolving Conflicts**		
4.2.B. Conflict Resolution	*Preventing Problems: The Good News*	Seminar 2: **Workflow** Seminar 3: **Organization Charts**	Seminar 1: **Oral Job Descriptions**	
4.3. Conflict Resolution	*Being On Time: The Long Lunch Hour*	Seminar 9: **Office Relations**		
4.4. Conflict Resolution	*Compromise: The Drive-Thru Window*	Seminar 9: **Office Relations**	Seminar 10: **Conflict Resolution**	
5.1. Coping Skills	*Competition*	Seminar 9: **Office Relations** Seminar 10: **Performance Reviews**		
5.2. Coping Skills	*Problems at Home*	Seminar 9: **Managing Stress**		

Tape & Topic	Vignette	Level 1	Level 2	Level 3
5.3. Coping Skills	*Sexual Harassment*	Seminar 9: **Office Relations**		
5.4. Coping Skills	*Staying Late*	Seminar 7: **Resolving Conflicts**		
6.1. Office Relations	*The Gift*	Seminar 5: **Policies and Procedures**	Seminar 4: **American Workplace Customs**	
6.2. Office Relations	*Left Out*	Seminar 9: **Office Relations** Cultural Sensitivity	Seminar 3: **Office Relations** Cultural Sensitivity	Cultural Sensitivity
6.3. Office Relations	*The Performance Review*	Seminar 10: **Performance Review**	Seminar 6: **Performance Review**	
6.4. Office Relations	*Embarrassment*	Seminar 9: **Office Relations**	Seminar 5: **Office Relations**	
6.5 Office Relations	*Tolerance*	Seminar 9: **Office Relations** Cultural Sensitivity	Seminar 8: **Prejudice** Cultural Sensitivity	Cultural Sensitivity
7.1. Listening Skills	*The Training Room*	Seminar 8: **Managing Stress**		
7.2. Listening Skills	*Reflective Listening: The Overdraft*	Seminar 6: **Handling Dissatisfied People**		
8.1. Meetings	*Meetings*	Seminar 11: **Meetings**	Seminar 11: **Business Meetings**	Seminar 4: **Meetings**

CORRESPONDING GRAMMAR MODULES

Introductory Seminar (Level 1)	Proficiency Seminar (Level 2)	Simulation Seminar (Level 3)
1. Simple parallel structure 2. Time and position prepositions 3. Subject-verb agreement 4. Definite/indefinite articles 5. Run-on sentences 6. Verb tenses 7. Contrasting: pres/pres. progressive Past/pres. progressive Past/past progressive	1. Verb tenses: contrasting and using simple, progressive and perfect forms 2. Reporting statements 3. Subjunctive in noun clauses 4. Parallel structure: conjunctions 5. Cause and effect transitions 6. Placements of adverbs 7. Prepositions (as need)	1. Parallel structure 2. Gerunds and infinitives 3. Verbs that require prepositions (inc. two-part verbs) 4. Subject/verb agreement in complex sentences 5. Participial adjectives 6. Run-ons/fragments

Resources

Azar, Betty Schrampfer. Understanding and Using English Grammar. New Jersey: Prentice Hall Regents, 1989.

Hagen, Stacey A. Workbook for ESL Writers. New Jersey: Prentice Hall, 1988.

Murphy, Raymond and Roann Altman. Grammar in Use. New York: Cambridge University Press, 1989.

Pollock, Carroll Washington. Communicate What You Mean: Grammar for High-Level ESL Students. New Jersey: Prentice Hall Regents, 1982.

Withrow, Jean. Effective Writing: Writing Skills for Intermediate Students of American English. New York: Cambridge University Press, 1987.

INTRODUCTORY - LEVEL 1

SEMINAR 1

JOB DESCRIPTIONS

Competency	*Performance Objectives*	*Resources*
Oral job description	• Expansion of vocabulary, i.e. descriptive expressions, descriptive action verbs, synonyms	• Audio cassette/handout of job descriptions • Verb list
Written job description	• Expansion of vocabulary, i.e. descriptive expressions, descriptive action verbs, synonyms • Introduction of students to process-writing approach	• Handout of job descriptions • Verb list
Contact assignment	• Review job description with supervisor	

COMMUNICATION SKILLS FOR BANKING
SEMINAR 1: JOB DESCRIPTIONS

OBJECTIVES:

The participant will be able to:
- get to know one another (Find someone who...)
- describe job orally
- write a job description
- discuss instructor and participant goals and expectations

AGENDA:

I. **Warm-Up Mixer** (Find someone who...)

II. **Discuss Course Outline and Goals**
1. Materials and organization
2. Course syllabus
3. General lesson format
4. Expectations of instructor/participants
5. Self-evaluation checklist
6. Identify individual goals
7. Evaluation

III. **Language Acquisition/Learning Theory** (optional)

IV. **Describe Job Orally**
1. Brainstorm job titles within bank
2. Listen to two people describe their jobs
3. Expand vocabulary
4. Interview a partner
5. Introduce partner to small group

V. **Write a Job Description**
1. Introduction to process-writing approach
2. Write job description using process approach (pre-writing, drafting, sharing, revising, editing, preparing final copy)

VI. **Contact Assignment/Closing**
1. Review job descriptions with supervisors
2. Suggest cross-cultural concerns
3. Collect forms/paperwork used frequently on job

Sample Job Descriptions

Read and study the two job descriptions below. They are both correct grammatically. In your opinion which one is better? Why?

#1

I'm a Customer Service Representative at the _____ Branch. I assist customers and answer their questions. I give them the information they are looking for. I open accounts, cross sell the bank's services, answer phones and try to respond to customers questions or requests. I do a variety of other things such as typing, data entry, loan processing, and filing. I help the tellers settle or count the money from the Federal Reserve. I send letters to customers with overdrawn accounts. I do a summary report and a customer report for the Branch administrator.

#2

My main duty as a Customer Service Representative is to assist customers by answering their questions or giving them the information they request. I am responsible for opening accounts and cross selling the bank's services. I also do a variety of other tasks such as answering phones, typing, data entry, loan processing and filing. Sometimes I help the tellers settle or count the money received from the Federal Reserve. Every month I have to send letters to customers with overdrawn accounts. In addition, I prepare a summary sheet and a customer report that is sent to the Branch Administrator.

JOB DESCRIPTIONS
LISTENING COMPREHENSION

Tapescripts

LISTENING I: SALLY NHO

Sally, can you describe your responsibilities at the bank?

Well, I'm a teller uhhh..... I do a lot of things. Like I answer the phone. I cash checks. I type. I take deposits and do many, many things. I'm always busy.

LISTENING II: DANIEL BOSCO

Dan, can you describe your responsibilities at the bank?

Yes, I'm a teller at the Tysons Branch. One of my responsibilities is receiving and processing deposits and withdrawals. I also prepare cashier checks and travellers checks and accept utility payments. I always try to answer customers' questions and direct them to the right department. As a teller I also try to cross-sell bank services.

My job demands face-to-face interaction with customers, and I hope they leave the bank satisfied.

Verbs

accept
add
adjust
advise
analyze
answer
assign
assist
attend
balance
calculate
call
change
charge
charge off
check
collate
collect
compile
compute
copy
correspond
count
create
credit
cross sell
deal with
debit
delete
destroy
determine
develop
distribute
do
doublecheck
duplicate
enter
file
fill in
fill out
find
find out
follow up
forward
gather
generate
give
handle
help
hold
hold on to
include
inform
initial(-ize)
input
keep
leave
log
mail
maintain
make
make sure
modify
notify
offer
open
order
pass on
perform
prepare
print
process
produce
proof
proofread
provide
punch
purchase
read
receive
record
refinance
release
remind
remove
reprint
request
respond
return
satisfy
sell
send
send out
separate
set
settle
sign off on
sort
stamp
study
submit
support
take
take care of
transfer
type
update
verify
work on
write

Word Attack - *building vocabulary*

Verb infinitive	Noun form(s)	verb forms used as adjectives or in place of a noun (gerund)	adjective(s) adverb others
to adjust			
to analyze			
to change			
to collect			
to compute			
to correspond			
to credit			
to develop			

SEMINAR 2

WORKFLOW

Competency	*Performance Objectives*	*Resources*
Raising cultural awareness and recognizing American gestures	• Analyze the meaning of typical American gestures • Predict cultural misunderstandings	• *Face to Face*, pp. xiv, 2-11
Work flow	• Diagram the procedure for completing two tasks using a flowchart • Explain a simple work flowchart to someone from another department •Interpret a flowchart from a different department • Expand time sequence vocabulary, i.e., **first**, **second**, **then**, **after that**, etc	• Handouts of flowcharts
The telephone	• Review and practice of correct telephone etiquette at the initial stages of a telephone call	• Recording of inappropriate telephone conversations • Handout of script for above recording
Telephone etiquette	• Practice correct telephone etiquette for customer service	• Handout on telephone diplomacy
Grammar (Parallel Structure)	• Review parts of speech	• *Understanding and Using English Grammar*, pp. 287-288
Contact assignment	• Review work flow with supervisors • Observe American gestures • Telephoning	

COMMUNICATION SKILLS FOR BANKING
SEMINAR 2: WORKFLOW

OBJECTIVES

The participant will be able to:

- analyze the meaning of typical American gestures and predict cultural misunderstandings
- diagram the procedure for completing two work tasks using a flow chart
- explain a simple work flowchart to someone from another department
- interpret a flowchart from a different department
- review and practice correct telephone etiquette at the initial stages of a call

AGENDA

I. **Follow up on contact assignments**

II. **Warm up: Brainstorm - What is culture?**

III. **Cultural Awareness - Gestures**
1. Observe, comment, compare
2. Listening: "A cross-cultural dilemna" (Case Study, p. 4 in Face to Face)

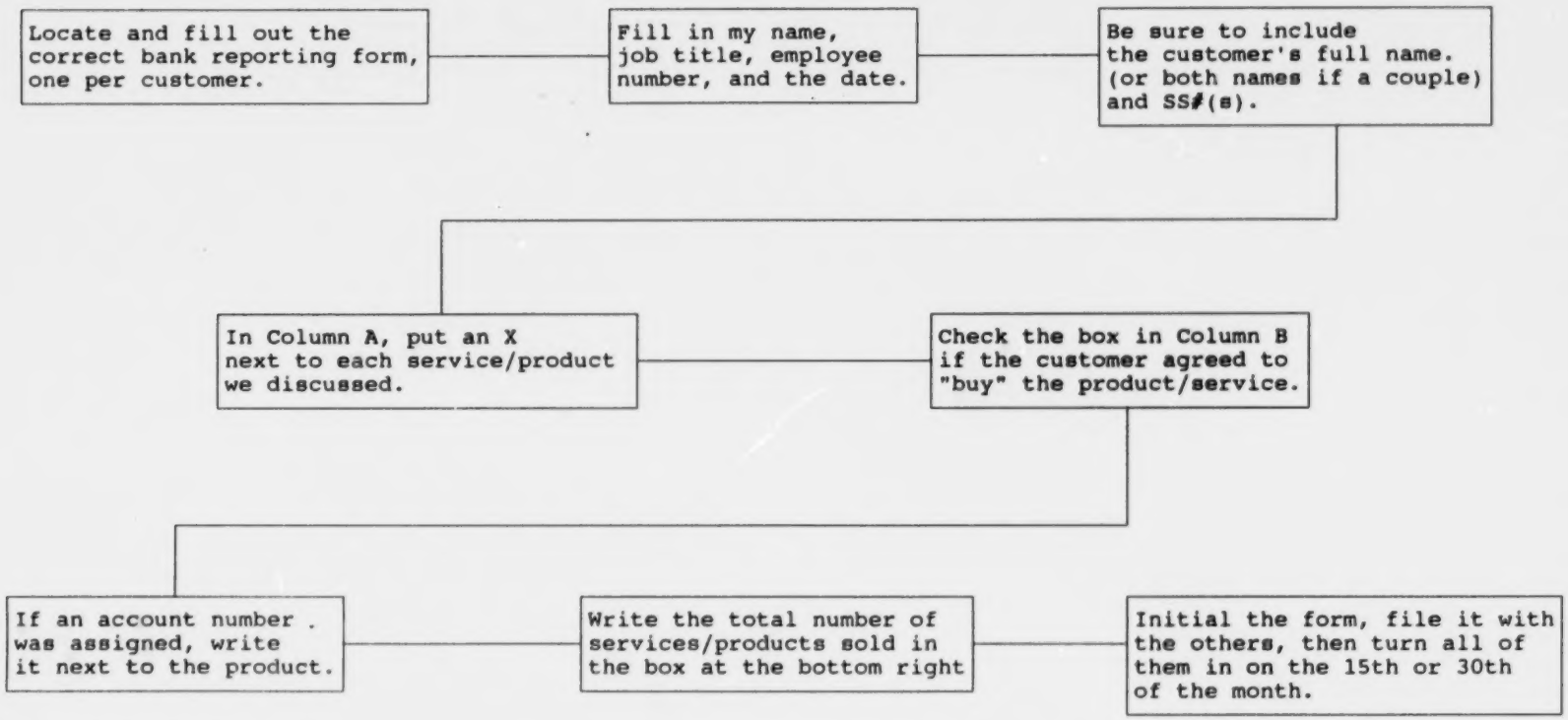
IV. **Work Flow**
1. Brainstorm source(s) of incoming tasks
2. Flowcharts
3. Expand vocabulary: sequencing words; phrasal verbs
4. Reading: a sample flowchart
5. Produce/explain a flowchart for a routine task
6. Produce a chart for a more complex task
7. Interpret another's flowchart

V. **The Telephone: Interrupting the workflow or essential part of it?**
1. Listen and correct: 6 short examples rewrite/practice
2. Is it professional? Is it polite?
3. Practice

VI. **Feedback: Language notes/questions collected on index cards by participants during the week.**

VII. **Contact Assignments**
1. Review your work flow with supervisors
2. Observe American gestures and note 5 that you see regularly at work
3. Call the numbers and jot down the information you hear: (Insert local recorded message numbers here)
4. Collect forms, memos, policy explanations, procedures, etc.

Typical Work Flow
for the
REPORT TO BRANCH MANAGER
Cross selling activities
(Selling our Products and Services)


Locate and fill out the correct bank reporting form, one per customer.
Fill in my name, job title, employee number, and the date.
Be sure to include the customer's full name. (or both names if a couple) and SS#(s).
In Column A, put an X next to each service/product we discussed.
Check the box in Column B if the customer agreed to "buy" the product/service.
If an account number was assigned, write it next to the product.
Write the total number of services/products sold in the box at the bottom right
Initial the form, file it with the others, then turn all of them in on the 15th or 30th of the month.

Inappropriate phone openers
Tape script for Seminar Two

ring ring
1) — Hello.
Is this First Virginia?
— Yes.

ring ring
2) — Marion Black speaking.
Do I have the Falls Church Branch?
— Yeah, go ahead.

ring ring
3) — First Virginia.
I'd like to speak to your head teller please.
— Okay.

ring ring
4) — Yes?
Who's this?
— John Blaine, of course. Who's that?

ring ring
5) — 'Morning, Morgan here.
May I speak to Kim?
— Kim who?

ring ring
6) — Customer Service.
Is Mr. Rodewald in?
— No.

Telephone Diplomacy

Remember as the bank employee it is your responsibility to...

- identify the bank, the department and yourself.
- establish the reason for the call by repeating / verifying what the caller has said or asking a question to get more information.
- show your willingness to help: get the name of the caller, and any other pertinent information.
- explain why you are going to transfer her/him and to whom.

Task: Work with a partner and try to complete this conversation.
The bank employee must make sure the caller speaks to someone who can help him.
Remember to be polite.

Ring, ring

Bank employee: _____

Caller: I'd like to talk to someone about my statement.

Bank employee: _____
_____

Caller: I want to know why in heavens name I'm paying these incredible service charges on my commercial account every month. It just doesn't make sense. I thought I had this problem all cleared up, but today I get my statement and it's the same old thing.

Bank employee: _____
_____
_____

Caller: Charles Macklin, the company is Quatro Bicycles.

Bank employee: _____

Caller: No, M-a-c-k-l-i-n, no "g".

Bank employee: _____
_____

Caller: Well, I certainly hope so.

Bank employee: Hold on, please.

SEMINAR 3

ORGANIZATION CHARTS

Competency	*Performance Objectives*	*Resources*
Understanding an organization chart	• Understand the value of an organization chart • Understand lines of authority, relationships between departments • Understand vocabulary of organization charts	• Sample of organization charts, *Communicating in the Real World*, p. 4 • Bank department organization chart
American gestures	• Understand American gestures • Compare American gestures with gestures from native county	• Observations from workplace
Memo writing	• Improve writing skills for the workplace • Review process-writing • Increase workplace-related vocabulary • Improve grammar and punctuation	• *Open for Business*, Chap. 6, pp. 59-60
Telephoning	• Understand/use of telephone diplomacy	• Completion worksheet of telephone conversation
Pronunciation/intonation practice	• Improve pronunciation of workplace-related vocabulary • Understand and improve American-style intonation	• Tape recording of students' telephone conversations (above)
Grammar (Time and Location Prepositions)	• Review of time expressions using prepositions: **at, on, in** • Review of location expressions using prepositions: **in, in front/ back of, at, on, in/at/on the corner**	• *Grammar in Use*, pp. 218, 224, 225.
Contact assignment	• Finish draft memo • List work which leaves your office and note where it goes • Read and prepare arguments for case study	• *Communicating in the Real World*, p. 66

COMMUNICATION SKILLS FOR BANKING
SEMINAR 3: ORGANIZATION CHARTS

OBJECTIVES

The participant will be able to:

- know which departments are represented in the seminar
- explain why banks have organization charts
- explain relationships among departments and show who is responsible for what
- write a memo to another department
- practice intonation
- analyze a telephone conversation

AGENDA

I. **Warm up: Bank Departments**

II. **Organization Charts**
   1. Brainstorm why organization charts exist
   2. Reading: Bank Organization chart

III. **Follow up on Seminar 2: Gestures**

IV. **Memo Writing**
   1. Pre-writing discussion and practice exercise
   2. Write first draft of memo

V. **Telephoning: Analyzing and improving a conversation**

VI. **Pronunciation/Intonation Practice**

VII. **Contact Assignment**
   1. Finish draft memo to bring to Seminar 4
   2. Make a list of work which leaves your office and note which department(s) it goes to next (use two columns)
   3. Read and prepare your argument(s) for the Case Study

Telephone Conversation

A customer is calling the bank to find out why he has received an overdraft notice. He had already made arrangements with the bank for overdraft protection.

CSR: *Hello, Metro Bank.*

Is the greeting complete?

Customer: *Is this Metro Bank?*

CSR: *That's what I said.*

What should s/he have said?

Customer: *I received a notice saying I'm overdrawn. There must be some mistake 'cause I have overdraft protection.*

CSR: *What's your name and account number?*

What else should s/he add?

Customer: *My name's Tim Johnson and the account number is 3876-5028.*

CSR: *Hold on and I'll check it for you.*

How should this be said?

******* Five minutes pass.....**

CSR: *Mr. Johnson, I see you have overdraft protection and I can't seem to find out why you got this notice. I'll call you back later.*

Did the CSR forget to say something?

_____

_____

_____

_____

Customer: *What time?*

CSR: *Sometime this afternoon. What's your number?*

How could s/he say it better?

_____

_____

_____

Customer: *(703) 676-8129*

CSR: *Okay. I'll call you later.*

What did s/he forget?

_____

_____

_____

SEMINAR 4

POLICIES AND PROCEDURES

Competency	*Performance Objectives*	*Resources*
Work flow	• Understand lines of authority, relationships between departments	• Case study from *Communicating in the Real World*, pp. 64-67 (Contact assignment, Seminar 3)
Office idioms	• Recognize and understand office idioms	• *Biztalk*, Chap. 1
Explanation of bank policies and procedures	• Deal diplomatically with customer or bank staff questions regarding bank policy or procedure • Use appropriate language for explaining bank policy or procedure • Refer clients to another party if bank employee cannot personally answer the question	• Handout of script of diplomatic conversation between bank employee and client • Handout of common expressions used to soften an explanation • Use students' own experiences as examples
Memo writing	• Review and complete a business memo • Review principles of memo writing • Review process writing steps	• *Open for Business*, p. 57
Telephone voice quality evaluation	• Evaluate telephone voice quality, including tone of voice, pitch, variety, etc.	• Recording of students' conversations • Handout for evaluating telephone conversations from *Telephone Techniques*, p. 11
Grammar (Prepositions)	• Understand nouns + prepositions: **for, to, with, of** • Understand additional uses of two word verbs: **apologize for, apply for, care for,**	• *Grammar in Use*, pp. 232, 240
Contact assignment	• Review memo with supervisor • Write a phone conversation which you might have in your office	

COMMUNICATION SKILLS FOR BANKING
SEMINAR 4: POLICIES AND PROCEDURES

OBJECTIVES

The participant will be able to:

- properly explain bank policies and procedures
- examine everyday idioms in an office context
- review and complete a memo
- evaluate voice quality on the telephone

AGENDA

I. Follow-up from Seminar 3: Case Study

II. Warm-up: Office Idioms

III. Explaining Bank Policies and Procedures to Customers/Other Departments
   1. Brainstorm examples from participants' own experiences
   2. Reading: How to deal diplomatically with a customer's (or other bank staff person's) query concerning bank policy or procedure.
   3. Appropriate language to use when a customer (or other bank staff) questions a policy/procedure
   4. Referrals when you cannot help the client/caller: Be professional

IV. Memo Writing
   1. Review principles of memo writing

   Process Writing Steps
   2. Complete memo started last week
   3. Share with colleague for feedback on clarity and content
   4. Revise
   5. Edit/revise
   6. Write final draft

V. Telephoning: Voice Quality
   Voice quality is just as important as the words you choose to use. Have you ever spoken to someone who sounds bored, disinterested, too tired to care, etc? How did the speaker sound?

VI. Contact Assignment
   1. Review content of memo with supervisor
   2. Write a phone conversation which you might have in your office. The caller does not understand why something is delayed or why a certain action is necessary. Use diplomatic language as practiced in this lesson to explain the policy or procedure, and therefore, prevent the caller from getting upset.

Explaining a policy diplomatically

Task:	Read the conversation and underline the polite expressions the bank employee uses in order to keep the caller calm.

Bank employee: Good morning, _____. This is Maria Vargas speaking.

Customer: My name is Frank Conally. I sent a check for my final car payment at the end of last week, and I want to come in this afternoon to pick up my title. Who can I speak to about this?

Bank employee: I can look into that for you, Mr. Conally. Could you please hold while I get your file?

Customer: Uh-huh.

Bank employee: Mr. Conally, thank you for waiting. I see that we received your check yesterday. In fact, the bank holds personal checks ten days before releasing collateral. After that standard waiting period you can come in anytime for your title.

Customer: 'Seems an awfully long time to hold a check when I've been banking with you for years. You ought to know by now that my checks never bounce.

Bank employee: I understand how you feel, but all final checks for car payment are processed this way. We're cautious because we want to keep our clients' trust and maintain our reputation as a safe bank.

Customer: So, what you're saying is I can't actually get it 'till next Friday.

Bank employee: That's correct, sir. Nine days from today you can pick up your title here in our main office at Seven Corners. Please bring two kinds of ID with you when you come.

Customer: Like my driver's license and Mastercard?

Bank employee: Yes, your license and credit card will be fine. Is there anything else I can do for you today?

Customer: No, that's all.

Bank employee: Thank you for calling _____, Mr. Conally. We look forward to seeing you next week.

IN-IV-R

Common expressions used to soften an explanation

I understand your position; however,...

I understand how you feel, but...

You're right. It does take a long time, but...

You're completely right; however,...

In fairness to all our customers, we have to...

I hope you'll understand that because of some bad checks we've had to...

Because of the current situation, we are now required by the Federal Government to...

In order to maintain our customers' confidence, we feel we must...

As you know we've always had a reputation for being a safe bank; therefore, we feel we have to...

I know you've been banking here for years, and we do appreciate your business; but there are a lot of new customers that we don't know as well (as you). So,...

Yes, of course we can do that for you, but first we'll need...

I'll see what can be done to speed things up.

I'll take personal charge of this and see to it that you have an answer before lunch.

I'll look into this right away and get back to you as soon as possible (ASAP).

I'll/We'll do our best to...

I'm sorry I don't know enough about that to answer all your questions, but I will ask the Assistant Manager to call you back at your convenience to discuss it with you in detail.

Evaluating Voice Qualities

Work in groups of four. One person reads the part of the bank employee and another reads the part of the caller. While these two are reading, the other should rate their colleagues' voice qualities using the checklist below. (NB: change names to John/Harry for men.)

Bank employee: Mr. McDonald's office, Jane Stark speaking.
Caller: I'd like to speak to Mr. McDonald please.
Bank employee: May I ask who's calling?
Caller: My name is Holly Harmon from Virginia Power.
Bank employee: I'm sorry, Ms. Harmon, but he's in conference right now. May I take your number and have him call you?
Caller: Of course, but I'll be out of the office for the next few hours so I'd appreciate if he'd call me back after 4 o'clock today. My number's 354-3440.
Bank employee: That's 350-3440?
Caller: No, 354-3440.
Bank employee: Right, I've got it now. And how do you spell your last name?
Caller: It's H-a-r-m-o-n.
Bank employee: I'll be sure he gets the message. Thank you for calling.
Caller: Thank you.

Voice Qualities Checklist

Volume
too soft ( )
too loud ( )
constant ( )
varied level ( )

Tone of voice
negative ( )
positive ( )
rude ( )
courteous ( )

Pauses
too long ( )
too short ( )

Rate of Speaking
too slow ( )
too fast ( )
constant rate ( )
varied rate ( )

Pronunciation
correct ( )
mispronunciation ( )

Articulation
slurred words ( )
clearly spoken words ( )

Inflection (change in volume, rate, pitch)
monotone ( ) overemphasis ( ) varied ( )

IN-IV-R
Adapted from D.A. Neal's TELEPHONE TECHNIQUES

SEMINAR 5

POLICIES AND PROCEDURES

Competency	*Performance Objectives*	*Resources*
Cultural attitudes in the workplace	• Recognize and understand American cultural attitudes • Compare American cultural attitudes with those germane to students' cultures	• Handout of cross-cultural survey • Case study from *Face to Face*, p. 88
Diplomatic business language used to explain bank policies and procedures	• Deal diplomatically with customer's or bank staff question regarding bank policy or procedure • Use appropriate diplomatic business language for explaining bank policy or procedure • Explain bank policies or procedures in a polite, but assertive manner	• Handout on assertive but polite business language
Reading and editing a policy statement.	• Edit a policy statement • Recognize and use correct punctuation and capitalization	• Handout of bank policy statement
Contact assignment	• Read "Urgency and Priorities" • Survey an American about U.S. culture	• *Communicating in the Real World*, pp. 72-74 • Handout survey

COMMUNICATION SKILLS FOR BANKING
SEMINAR 5: POLICIES AND PROCEDURES

OBJECTIVES

The participant will be able to:
- examine cultural attitudes in the workplace
- use diplomatic, business language while explaining bank policies and procedures
- read and edit a policy statement

AGENDA

I. Follow-up to Seminar 4: Memo

II. Warm-Up: U.S. Culture

Read Case Study in *Face to Face*
Complete Surveys

III. Explaining Policies and Procedures diplomatically

1. Follow-up to Seminar 4: Written telephone conversations

   a. Share conversation with partner. Provide feedback on clarity and use of diplomatic, business English

   b. Revise--incorporate partner's comments/feedback

   c. Practice completed conversation with partner

   d. Tape conversations

2. Assertiveness: Handout

IV. Reading and Editing policy statement

V. Contact Assignment

1. Read "Urgency and Priorities" from *Communicating in the Real World*, p. 72-74

2. Survey an American about US Culture

Cultural Patterns (A)

Task: Work across the page from left to right. Read phrase #1 in Column X, then read phrase #1 in Column Y. Which of the two phrases describes your own typical behavior as an employee? You must choose one. Indicate your choice by putting a "✓" in the column under "Agree". (N.B.: #7 is a belief which could affect behavior.)

Column X	Agree	Agree	Column Y
1. Show that I know by silence			1. Show that I know by talking.
2. Subordinate personal gain for group well-being.			2. Pursue individual fulfillment.
3. Present objective evidence to support my suggestions.			3. Present personal feelings to support my suggestion.
4. Think/talk about the problem.			4. Do something about the problem.
5. Plan ahead/make schedules.			5. Let things happen as they may.
6. Am often preoccupied with personal business.			6. Am able to separate work life and personal life.
7. Believe we can control what happens to us.			7. Believe in fate.

Banking Seminar 5
Adapted from worksheet by Molly Bensinger-Lacy
Fairfax County Public Schools
IN-V-HO

Cultural Patterns (B)

Task: Work across the page from left to right. Read phrase #1 in Column X, then read phrase #1 in Column Y. In your opinion, based on your observations and experience in an American company, which of the two phrases describes the behavior of Americans who stand out and regularly get promoted in the business world. You must choose one. Indicate your choice by putting a "✓" in the column under "Agree". (N.B.: #7 is a belief which could affect behavior.)

Column X	Agree	Agree	Column Y
1. Show that they know by silence			1. Show that they know by talking.
2. Subordinate personal gain for group well-being.			2. Pursue individual fulfillment.
3. Present objective evidence to support their suggestions.			3. Present personal feelings to support their suggestion.
4. Think/talk about the problem.			4. Do something about the problem.
5. Plan ahead/make schedules.			5. Let things happen as they may.
6. Are often preoccupied with personal business.			6. Are able to separate work life and personal life.
7. Believe they can control what happens to them.			7. Believe in fate.

Cultural Patterns (C) Contact Assignment

Task: Choose an American colleague and ask her/him for a few minutes of time. Explain that your English class is doing a brief survey about corporate culture in America. Give your colleague this form and ask her/him to read it from left to right. Which of the two phrases describes the kind of behavior that it takes to get ahead and be successful in the American business world? Make sure your colleague puts a "✓" in one of the "Agree" columns.

Column X	Agree	Agree	Column Y
1. Show that you know by silence			1. Show that you know by talking.
2. Subordinate personal gain for group well-being.			2. Pursue individual fulfillment.
3. Present objective evidence to support your suggestions.			3. Present personal feelings to support your suggestions.
4. Think/talk about the problem.			4. Do something about the problem.
5. Plan ahead/make schedules.			5. Let things happen as they may.
6. Are often preoccupied with personal business.			6. Are able to separate work life and personal life.
7. Believe you can control what happens.			7. Believe in fate.

ASSERTIVENESS: IS IT FOR YOU???

There are times when you have to be assertive as you explain bank policies and procedures, but how assertive is a cultural question. American society accepts assertiveness without insult; however, you have to practice assertiveness with politeness. Watch how professional, native-born co-workers handle being assertive. The key is to remain friendly and cooperative at all times. Read the following example:

> **I'm sorry**, but you'll really need to speak with Mr. Ahmad.
> **I'd be happy** to have him call you back as soon as he returns.

Notice the **boldface** words -- they show politeness. They indicate that you are doing your best to cooperate, even while being assertive. To express cooperation, <u>avoid the word **no**</u>, and whenever possible, <u>offer to help</u>. Read the following examples:

Assertive:	No, I cannot process that order.
Assertive + Polite:	Only Joan Armstrong can process that. Could I have her phone you after lunch?

PRACTICE ASSERTIVENESS + POLITENESS
Rephrase the following statements making them more cooperative and helpful:

1. I can't do that until Monday.
2. I am not supposed to give you that kind of information.
3. I'm too busy right now.
4. I can't help you with your question. You'll have to talk to someone else in another department.
5. I can't put your call through because the line is busy.
6. I don't have the authority to refund the charges for you.
7. I can't process that now.
8. My manager is out of the office now.

EDITING–

Read the following explanation of a bank policy/procedure. Please revise by adding punctuation and capitalization:

during this time of strained economic conditions we are seeing an increase in our unsecured loan delinquency both in the number of loans and the dollars outstanding to help reduce our delinquencies in the future we must make a complete investigation of each credit request

there are six areas that require close scrutiny income employment credit background purpose assets and liabilities keep in mind that all other information requested is pertinent and should be considered in your decision

completion of the combined worksheet/investigation sheet captures all the information needed to make the best credit decision

remember that good customer service does not mean deviating from prudent lending decisions take advantage of the information available and make sure there is a strong comfort level after the loan interview process and credit investigation are complete

After you finish punctuating and capitalizing---

think about:

1. Do you think this would be a letter or a memo?
2. Who do you think this was sent to? (people in what position?)
3. What would you write as the SUBJECT?

SEMINAR 6

HANDLING DISSATISFIED PEOPLE

Competency	*Performance Objectives*	*Resources*
Understanding American corporate behavior	• Recognize and understand American corporate behavior	• Results of student survey of co-workers about American cultural patterns (Contact Assignment, Seminar 5)
Importance of establishing priorities in the workplace and responding properly to urgent demands	• Review vocabulary • Understand and evaluate priorities in the workplace • Determine priorities in students' workplaces	• *Communicating in the Real World*, pp. 72-74, 76-78
Handling dissatisfied people: recommendations on avoiding miscommunication	• Recognize procedures used to avoid miscommunication	• *Communicating in the Real World*, pp. 24-26
Handling dissatisfied people: language of clarification	• Recognize and review language used for requesting repetition and/or clarification	• Worksheet to request repetition and/or clarification
Handling dissatisfied people	• Listen and react to taped conversation between bank employee and dissatisfied customer • Elicit proper oral diplomatic responses from students	• Recording of dissatisfied customer (one-sided conversation)
Pronunciation and intonation practice	• Record and evaluate students' intonation and pronunciation of conversation between bank employee and dissatisfied customer	• Script of conversation between bank employee and dissatisfied customer
Identifying dissatisfaction: facial expressions and body language	• Identify typical American facial expressions of dissatisfaction/ anger • Compare American facial expressions of dissatisfaction/ anger with those of students' native cultures	• Handout of facial expressions

SEMINAR 6

HANDLING DISSATISFIED PEOPLE (continued)

Competency	*Performance Objectives*	*Resources*
Handling dissatisfaction	• Roleplay between students of conversations between dissatisfied customer and bank employee	• Script of conversations between dissatisfied customer and bank employee
Memo writing	• Improve writing skills for the workplace • Review process-writing • Increase workplace-related vocabulary • Improve grammar and punctuation	• *Office Communication*, p. 27
Evaluation of lessons 1-5	• Demonstrate knowledge and skills gained in Lesson 1-5	• Test for units 1-5
Contact assignment	• Complete dialogue with dissatisfied customer	• Worksheet of one-sided conversation by dissatisfied customer

COMMUNICATION SKILLS FOR BANKING
SEMINAR 6: HANDLING DISSATISFIED PEOPLE

OBJECTIVES

The participants will be able to:

- compare impressions about American corporate behavior with actual answers from survey participants.
- discuss the importance of setting priorities and responding well to urgent job demands.
- study recommendations on how to avoid miscommunication.
- review the language of clarification.
- identify gestures and facial expressions associated with dissatisfaction.
- practice responding politely and appropriately to dissatisfied customers.
- evaluate work in Seminars 1-5.

AGENDA

I. Test-- Seminars 1-5

II. Warm-up: Analyzing results from the Cultural Patterns Survey

III. Reading Follow-up: Urgency and Priority in the Workplace

IV. Handling Dissatisfied People

1. Tips for avoiding miscommunication
2. Review: Language of clarification
3. Listening: Put that language into action
4. Pronunciation / Intonation Practice
5. Identifying dissatisfaction: Facial expressions/body language
6. Handling dissatisfaction roleplay

   Remember.....

   Diffuse anger by being polite and helpful.
   Clarify / verify the problem.
   Be aware of body language.
   Be knowledgeable about bank policies and procedures and give clear explanations.
   Offer additional assistance including referrals/suggest alternatives.
   Correct customers' mistakes/misinformation diplomatically.

V. Memo Writing

VI. Contact Assignment

Complete the dialog with the dissatisfied caller.

Review

Requests for Repetition and/or Clarification

(on the telephone or face-to-face)

Task: Complete the phrase/sentence with the appropriate word(s).

1. _____ you repeat that, please.
   Could
2. Would you mind _____ that, please.
3. Could you go _____ those numbers again, please.
   names
4. Would you mind _____ the last part again?
5. I'm sorry. _____ was that?
   that last name?
   that last order number?
6. 'Sorry. I didn't _____ that.
7. I'm sorry. I didn't _____ what you just said.
8. That isn't very _____. Could you .....
   wasn't
9. Would you _____ that for me, please.
10. Pardon me. I didn't _____ the part about .....
11. When you say XXX, do you _____ .....?
12. What do you _____ by .....?

Handling a dissatisfied customer

Task: Read the customer's half of the conversation. Students provide the appropriate employee response.

Bank employee: Good morning. Loan Department. _____ speaking.

Customer: I'm calling about that loan I applied for over a month ago! This is the third time I've tried to get an answer on this.

Bank employee: _____

_____

Customer: Susan Joyner.

Bank employee: _____

_____

Customer: I do everything at your Alexandria Branch and have done so for years, but frankly I'm beginning to wonder...

Bank employee: _____

_____

Customer: I own a small business and the loan was for a company van.

Bank employee: _____

_____

Customer: How am I supposed to know? No one gave me any reference number.

Bank employee: _____

_____

Customer: Oh, come on. I completed all the paperwork before the end of September. Here it is nearly November. What's going on?

Bank employee: _____

_____

Customer: No, I don't want you to call me back. I'm staying on this line as long as it takes to get an answer.

(employee puts customer on 'hold', and goes off to find answer.)

Bank employee: _____

Customer: Well?

Bank employee: _____

Customer: And?

Bank employee: _____

_____

_____

Customer: You've got to be kidding! That means we're starting all over again. I don't believe this. If they needed my signature, why didn't they call?

Bank employee: _____

_____

Customer: Is this what you call customer service?

Bank employee: _____

_____

_____

Customer: There's no way I can get there today. You'd better have him come over here with the papers.

Bank employee: _____

_____

_____

Customer: Goodbye.

Pronunciation/Intonation Practice

Bank employee: Good morning. Loan Department. This is XXX speaking.

Customer: I'm calling about that loan I applied for over a month ago! This is the third time I've tried to get an answer on this.

Bank employee: I am sorry to hear that, but I will try my best to help you.

May I have your name, please?

Customer: Susan Joyner.

Bank employee: And where did you apply for the loan, Ms. Joyner?

Customer: I do everything at your Alexandria Branch and have done for years, but frankly I'm beginning to wonder...

Bank employee: I know you've been banking with XXX for years, and we do appreciate your business. Please tell me what kind of loan you requested.

Customer: I own a small business and the loan was for a company van.

Bank employee: Could you tell me what the loan number or bank referral number is?

Customer: How am I supposed to know? No one gave me any reference number.

Bank employee: I hope you don't mind me asking, but have you completed everything - I mean all the paperwork necessary for the loan?

Customer: Oh, come on. I completed all the paperwork before the end of September. Here it is nearly November. What's going on?

Bank employee: I'll take personal charge of this and see to it that you have an answer before lunch. Could you give me your office number?

Customer: No, I don't want you to call me back. I'm staying on this line as long as it takes to get an answer.

(Employee goes off to find answer.)

Bank employee: Thank you for holding, Ms. Joyner. I have your file in front of me.

Customer: Well?

Bank employee: It appears that your signature is missing from one of the copies of your application.

Customer: And?

Bank employee: I'm afraid this signature is essential in order to process your request. Would you mind coming in here to sign your name?

Customer: You've got to be kidding! That means we're starting all over again. I don't believe this. If they needed my signature, why didn't they call?

Bank employee: I believe a letter was mailed in mid-October and a message was left on your answering machine. I'm sorry you never got the information.

Customer: Is this what you call customer service?

Bank employee: I understand your frustration; it is an inconvenience. If you would come over to our main office today and sign the application for Mr. Sanchez, the Loan Manager, we will be able to process it immediately.

Customer: There's no way I can get there today. You'd better have him come over here with the papers.

Bank employee: Let me see what I can do for you. (Pause). Ms. Joyner, we can send the papers by messenger to the Alexandria Branch which is closer to your company. I'll speak to the branch manager there and have him call you personally to see how we can make this as easy as possible on everyone. Again, I'm sorry about the mix-up.

Customer: Goodbye.

Bank employee: Goodbye.

Test--Seminars 1-5

I. Vocabulary
Write in the letter of the definition that correctly matches each word on the left.

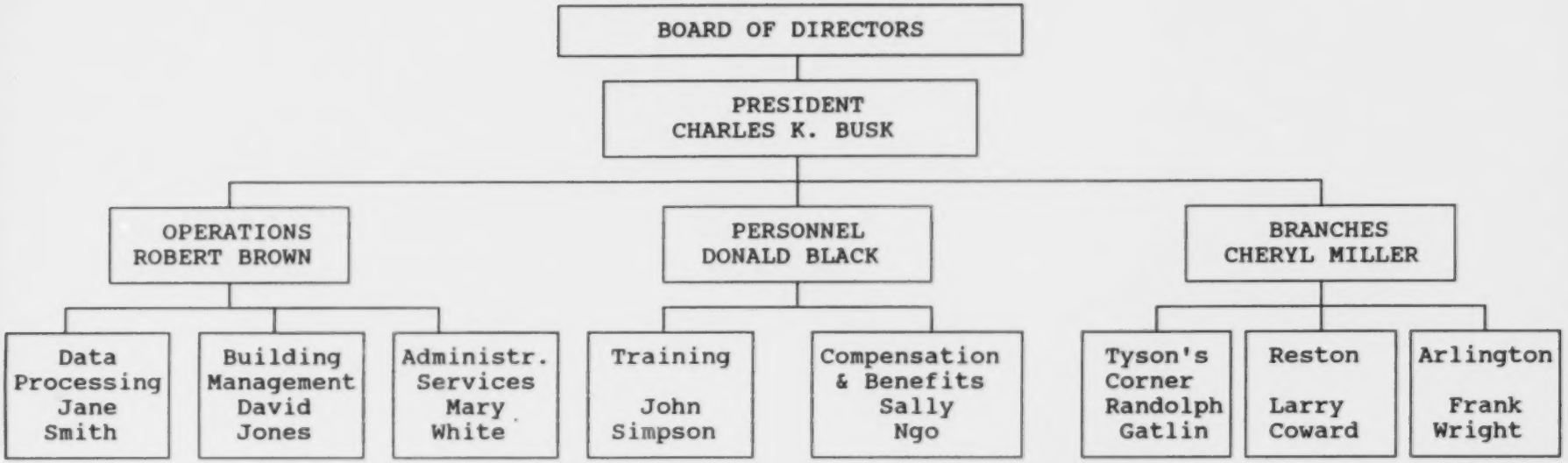
1. comprehensible ___	a. the ability to speak and write fluently
2. filter ___	b. to take a chance
3. input ___	c. understandable
4. monitor ___	d. an assumption made that may or may not be true
5. fluency ___	e. the language we hear and read
6. risk ___	f. any device used to remove impurities
7. hypothesis ___	g. any kind of editor

II. Each of the following sentences has an error in the use of parallel structure. Circle the error and write in the correct form.

1. He is responsible for completing and to file that report.
2. They usually report to the head teller and calling her if there is a problem.
3. They receiving phone calls from branches and solve their problems.
4. He could neither to find the balance nor explain the reasons.
5. Never forget to repeat the account number and thanking the customer.

III. The paragraph below describes a workflow chart. Fill in the blanks with an appropriate sequencing word (then, next, first, finally, etc.)

In order to complete the report to Branch Managers on cross selling activities the employee must _____ locate and fill out the correct bank reporting form, one per customer. _____, the employee must fill in his/her name, job title, employee number and the date. _____, the employee should put an X in column A next to each product/service discussed _____ check the box in column B if the customer agreed to "buy" the product/service. If an account number was assigned, the employee should _____ write it next to the product. _____ the employee should initial the form, file it with the others, _____ turn all of them in on the 15th or 30th of the month.



IV. Answer the following questions, based on the organizational chart above.

1. To whom does the president report?
2. Who is responsible for supervising the employees at the Reston Branch?
3. Who evaluates the employees in the Administrative Services Department?
4. Who establishes policies and procedures for the whole bank organization?
5. Answer the following questions about Robert Brown:

60

53

a. To whom does he report?

b. Who does he supervise?

c. What does he oversee?

V. Rephrase the following statements making them more polite and helpful.

1. I can't do that now.

2. Give me your name and account number.

3. I don't know where my supervisor is now.

4. You have the wrong department. I can't help you with that.

5. I'm not allowed to take away those charges.

VI. Complete each of the following sentences with the correct preposition.

1. Don't try to do two things at once. Concentrate _____ one thing at a time.

2. I arrived _____ the office _____ 9:00 a.m.

3. I told my co-worker I would pay _____ Ted's birthday cake.

4. I was happy to accept help _____ my co-worker on my monthly report.

5. Our monthly meeting will be sometime _____ July. We will meet _____ July 6th to talk about the office picnic.

6. There was an accident this morning. A truck collided _____ a car.

7. We complained _____ our supervisor about our work load.

8. The advantage _____ having a car is that you don't have to rely on public transportation.

9. Our training room is _____ Pinnacle Drive _____ the north building _____ the tenth floor.

SEMINAR 7

RESOLVING CONFLICTS

Competency	*Performance Objectives*	*Resources*
Analyzing and resolving conflicts at work	• Recognize and analyze various management and leadership styles • Discuss good leadership and resolution of work conflicts/problems	• *Communicating in the Real World*, pp. 172-174
Communication techniques in resolving work-related conflicts	• Analyze type of conflicts that can arise in the workplace • Identify approaches for managing conflicts in the workplace • Identify acceptable language needed to avoid/manage conflicts at work, i.e., for apologizing, acknowledging, stating reasons, opinions	• *Communicating in the Real World*, pp. 176-177 • Role play based upon case studies from *Office Communication*, p. 57 • Case studies illustrating conflicts in the workplace based upon *Communicating in the Real World*, p. 177
Memo writing about work-related conflicts	• Improve writing skills for the workplace • Review process-writing • Increase workplace-related vocabulary • Improve grammar and punctuation	• Handout with scenario and directions for writing a memo
Individual learning goals (revisited)	• Students discuss whether the course is meeting their needs • Student self-evaluation of progress in the course	• Instructor takes notes or records student feedback
Grammar (Subject-Verb Agreement)	• Understand and recognize subject-verb agreement	• Exercises on subject-verb agreement • *Workbook for ESL Writers*, pp. 41-53
Contact assignment	• Write/revise the memo	

COMMUNICATION SKILLS FOR BANKING
SEMINAR 7: RESOLVING CONFLICTS

OBJECTIVES

The participant will be able to:

- evaluate and analyze ways to resolve conflicts at work
- analyze and use confident communication techniques in work-related conflicts
- write a memo about a problem/conflict

AGENDA

I. **Follow-up**
   A. "Urgency and Priority" reading
   B. Complete/Discuss memo from Seminar 6

II. **Resolving Conflicts at Work**
   1. Class discussion on leadership and management styles
   2. Reading: Conflict Management
      from *Communicating in the Real World, pp. 172-174*
   3. Management styles, Conflicts, and Approaches to use
   4. Reading: "Tips for Managing Conflicts"
      from *Communicating in the Real World, pp. 176-177*
   5. Case Studies
      from *Communicating in the Real World, p. 177*
   6. Role-Play: Resolving a Conflict
      from *Office Communication, p. 57*

III. **Writing a Memo about a Conflict**
   1. Review subject-verb agreement

IV. **Individual Learning Goals Revisited**

V. **Contact Assignment**
   Writing/Revising the Memo

MEMO

Scenario

Your supervisor has asked you to train three new employees about your job. For three weeks you have been training them on all aspects of your job responsibilities.

During the second week the trainees began to come back late from their breaks. You spoke to each of them privately during that week. Now you are in the third week and the extended break problem continues.

Directions

Write a memo to your supervisor about the conflict with the new trainees. Let him/her know how you have handled the problem thus far. Ask your supervisor to make a comment or suggest an alternative way to handle this conflict.

SEMINAR 8

MANAGING STRESS

Competency	*Performance Objectives*	*Resources*
Identify sources of stress	• Identify and evaluate sources of stress in life, i.e., work, family, health, finances, etc.	• Brainstorming
Stress management techniques	• Recognize sources of stress • Reading and vocabulary development • Recognize stress management techniques	• Any articles on stress and stress management
Ask for/give advice	• Recognize language used to ask for/give/accept advice	• Brainstorming about ways to ask for advice/give advice/accept advice • Handout of language used to ask for/give/accept advice or suggestions
Correct and rewrite a memo	• Improve writing skills for the workplace • Review process-writing • Increase workplace-related vocabulary • Improve grammar • Edit a memo • Recognize and use correct punctuation and capitalization	• Memo from Seminar 7
Courteous and confident telephone language	• Recognize courteous and confident telephone language	• Completion exercise of conversation between bank employee and customer
Grammar (Editing Practice)	• Recognize and correct proper workplace English	• Handout of incorrectly written workplace questions and answers
Contact assignment	• Survey several people for advice about sample problems • Complete telephone dialogue	• Brainstorm for problems causing stress on the job

COMMUNICATION SKILLS FOR BANKING
SEMINAR 8: MANAGING STRESS

OBJECTIVES:

The participant will be able to:

- identify sources and symptoms of stress
- explore stress management techniques
- use language for asking for and giving advice
- correct and rewrite a memo
- identify courteous and confident language on the telephone

AGENDA:

I. Identify Sources of Stress
1. Brainstorm: sources of stress
2. Read: "What's your stress index?"
3. Brainstorm: physical symptoms of stress

II. Managing Stress
1. Pre-reading: How do you handle stress?
2. Reading: "FLAMING... How to recognize when it's all too much"
3. Vocabulary Development
4. Reading: "10 Ways to Control Stress"

III. Asking for and Giving Advice
1. Brainstorm ways to ask for advice / give advice / accept advice
2. Practice with forms on handout
3. Write a "Dear Abby" letter and request advice
4. Write a response giving advice

IV. Follow-up from Seminar 7

V. Listening to a Telephone Call

VI. Contact Assignment
1. Survey several people for advice about sample problems
2. Complete telephone dialogue

VII. Optional Editing Practice

ADVICE / SUGGESTIONS

ASKING FOR (REQUESTING) ADVICE:

What should I do?
Do you think I should...?
I'd like your advice on...
Do you have any suggestions/ recommendations?
What would you do if you were me?
Could I ask you for some advice on.....
I would appreciate your advice on.....
I was wondering if you could recommend.....

OFFERING ADVICE / SUGGESTIONS

Can I offer you some advice?
Can I give you a piece of advice?

You should.....
You ought to.....
Why don't you.....?
You'd better.....
Be sure to.....
How about ——ing.....?
What about ——ing.....
It might be a good idea to...
I think you should.....
I suggest that you.....
If I were you, I'd.....
It seems to me that you should.....
Have you considered ——ing.....?
Have you thought about ——ing.....
I advise* you to.....
I urge you to.....
I'd recommend that you.....
I recommend ——ing.....
My advice would be to.....
If you want my advice, I'd.....

RESPONDING TO ADVICE / SUGGESTIONS

ACCEPTING: usually all would be followed with "thank you" or "thanks"
That's a good idea.
What a good idea / suggestion!
That sounds like a good idea.
You're right. I'll do that.
Oh, I hadn't thought of that.
That hadn't occured to me.

ACKNOWLEDGING, BUT NOT ACCEPTING THE ADVICE:
That's not such a good idea for me because.....
I'm afraid that won't help me because.....
I don't think I could do that.
I'm not sure that's a such a good idea.
I can't (couldn't) do that because.....
Well, maybe (perhaps) another time.

* Note the difference between "advice" (Noun) and "advise" (Verb)

INSTRUCTIONS:

1. Listen to the one-sided conversation and identify the key words and expressions which demonstrate the bank employee's ability to be warm and courteous.

2. Complete the lines for the caller. What could the caller have said?

TELEPHONE CONVERSATION

Employee: Hello. _____ Bank. This is Marie Vargas speaking. May I help you?

Caller: _____

Employee: Yes, Mr. Conally, I can check that for you. Could you please hold while I get your file.

Caller: _____

Employee: Mr. Conally, thank you for waiting. I see we received your check yesterday. The bank holds personal checks for 10 days before releasing collateral. After the waiting period, you can pick up your title.

Caller: _____

Employee: That's correct, Mr. Conally. Nine days from today you can pick up the title at the main office. Please bring two proofs of identification with you when you come.

Caller: _____

Employee: Yes, your driver's license and a credit card will be fine.

Caller: _____

Employee: Thank you for calling _____ Bank, Mr. Conally. We look forward to serving you.

Optional
Editing Practice

Grammar Point: Question forms

Direct questions

1. You have loan number?
2. What branch you have submitted the application to, madam?
3. Which loan you have applied for, Madam?

Indirect questions

4. Do you remember at which branch did you apply for your loan?
5. I need to know what kind of loan did you apply for.
6. Would you tell me what type of loan are you applying for?
7. Could you tell me what was the loan for?

Grammar Point: Incorrect or missing verb form (auxiliary or main verb)

8. Your application was not fill out completely.
9. Where did you applied for the loan?
10. Can you be able to get the information I've requested?
11. I find your application...
12. I'm sure they have called you, but for some reason they have not get in touch with you.
13. When did you applied for the loan?
14. M'am, better call your dealer and .....
15. I am sure we did, but we can't get you on the phone.
16. What branch did you usually bank with, m'am?
17. When did you completed the application?
18. Someone had tried to contact you earlier.
19. Did you completed all your paper work?
20. I look into this and call you back.
21. ***I'll have him to come over right away. (***have, make, let)

Inappropriate or awkward vocabulary/expression

22. You missed your signature on the application.
23. Which one is your branch?
24. I am XXX speaking/
25. May I know your name?
26. May I have your name so I make check?
27. We can't prove your loan.
28. Would you mine coming in to sign your name.
29. Where did you drop this application?
30. Because it was missing a signature, your loan was filled under withdrawal loans.
31. That is find.

Grammar Point: Missing articles or determiners in front of a noun

We were unable to contact you on phone

You did not provide answer for...

Please sign the application and send it to Loan Department

You need to go Alexandria branch (preposition also missing)

Grammar Point: Verbs with a direct and an indirect object

Can you please give your telephone number?

Grammar Point: Non-count nouns

As soon as you provide those information, I will call...

Grammar Point: Count nouns

A signature is missing from one of the paper.

Grammar Point: Intransitive verbs which take a preposition.

We sent you a letter, but you didn't respond it.

SEMINAR 9

OFFICE RELATIONS

Competency	*Performance Objectives*	*Resources*
Explain survey results	• Compare survey results • Use appropriate language to offer advice	• Survey conducted by students in their workplace (contact assignment, Seminar 8)
Problem posing	• Group problem posing and solving	• *ESL for Action*, p. 41
Critically evaluate behavior	• Use polite/diplomatic language to complain about the behavior of another worker	• See teacher notes
Recognize "turn-offs" in American culture	• Recognize and discuss behaviors which might disturb/bother Americans	• In-class survey about comments that Americans have made about working with people from other countries
React diplomatically to critical comments	• Review acceptable language used to respond to critical colleague • Language and vocabulary development	• Office relations task chart • *Communicating in the Real World*, pp. 182-183
Problem solving	• Panel discussion about several delicate situations • Discuss acceptable ways to solve problems	• *Communicating in the Real World*, pp. 183-187
Grammar (Contrasting Simple Present and Past with the Perfect and Progressive Tenses)	• Identify and use appropriate verb forms	• *Understanding and Using English Grammar*, pp. 39-42
Contact assignment	• Write short essay about a specific office problem	

COMMUNICATION SKILLS FOR BANKING
SEMINAR 9: OFFICE RELATIONS

OBJECTIVES:
The participants will be able to:
- compare survey results and review language for giving advice
- practice problem-posing
- react and respond diplomatically to critical comments
- reflect on five potential office conflicts and offer advice on possible solutions
- write a descriptive essay

AGENDA:

I. **Warmup: Survey from Seminar 8**
   A. Small groups share advice that they received
   B. Groups report to whole class

II. **Office Relations**
   A. Problem-Posing in groups
   B. Language Skill Development: Making polite requests/ complaints when someone's behavior bothers/disturbs others
   C. Short Survey: "What turns people off?"
   D. Language Skill Development: Responding to criticism
   E. Vocabulary Skills

III. **Panel Discussion: Handling Delicate Situations**

IV. **Contact Assignment**
   1. Write a short essay about a specific office problem or conflict

1. Making polite requests/diplomatic complaints when someone's behavior is bothering/disturbing you

   - Language:
     "Would you mind smoking outside? It really gives me a headache."
     "Would it bother you if I closed the door; we're trying to concentrate on a difficult report."
     "Could you do that somewhere else; I can't hear the callers on the phone."
     etc.

   - Case Study discussion using problem-posing questions: "Smoking or Non-smoking Offices."

     At Metro Bank, apparently people can and do smoke anywhere in the offices. In the small cafeteria there isn't a designated smoking section-- so everyone suffers. Several women have mentioned feeling nauseated when around colleagues who smoke.

2. Short Survey: "What turns Americans Off?"

   - Give students index cards and ask them to list what they think are the 3 or 4 most common critical comments that Americans have when asked about working with people from other cultures.

     Possible issues: speaking the foreign language; the strong smelling food; the reluctance to participate in meetings and/or give feedback to supervisors and colleagues (Americans don't know what the non-Americans are thinking).

   - When they have marked their cards, have students share their ideas - see how much agreement there is among the class members. Then, as the resident American, bring up other issues, as below, and get the reactions of the group.

     . Men working for women supervisors
     . Nodding "yes" to Americans means "I understand you; I know what to do."
     . Using abrupt, short answers. Failing to explain/elaborate.
     . Always calling on supervisors or colleagues for help instead of taking care of a situation.

Office Relations..... Task One: Read the statement on the left. If someone said that to you, how would you feel? What would you say?

A colleague says...	How do you feel?	What can you say?
1. "I told you yesterday how to do do that. Don't you listen to what I say?"		
2. "The meeting is at 9 o'clock sharp. Don't be late like you usually are."		
3. "Your ideas don't work. Things like that never work."		
4. "I want you to do this right away."		
5. "You're always so slow. Can't you speed it up a bit."		
6. "You're not much of a team player, are you?"		

Task Two: You want to say the statements above. In the space below each one, rewrite it more diplomatically.

Adapted from *Open for Business*
by Carol Fournier-Newbury House/1990

SEMINAR 10

PERFORMANCE REVIEW

Competency	*Performance Objectives*	*Resources*
American business expectations	• Recognize American business expectations of employees	• Class survey
Performance review	• Understand factors used in evaluating employee work performance	• *Communicating in the Real World*, pp. 151-153
Performance review	• Understand performance review process at students' workplaces • Compare students' experiences with past performance reviews	• Class survey and ensuing discussion
Self-evaluation writing	• Improve writing skills for the workplace • Review process-writing • Increase workplace-related vocabulary • Improve grammar and punctuation	• Handout of sample self-evaluation form
Grammar (Definite and Indefinite Articles)	• Understand and use definite and indefinite articles	• *Understanding and Using English Grammar*, pp. A20-A21
Evaluation of lessons 6-9	• Demonstrate knowledge and skills gained in Lesson 6-9	• Test for units 6-9
Contact assignment	• Write a practice performance review of yourself	

COMMUNICATION SKILLS FOR BANKING
SEMINAR 10: PERFORMANCE REVIEWS

OBJECTIVES

The participant will be able to:
- discuss what American businesses expect of their employees
- read and interpret the Who, What, Why of performance reviews
- draft a short performance review on oneself

AGENDA

I. Unit Test 6-9

II. Follow-up from Seminar 9:

A. In pairs, share the draft essay about a problem/conflict on the job

B. Rewrite essay

III. Cultural Awareness:

Brainstorm: What do American businesses expect of their employees?

IV. Reading: "Factors to Look for in Evaluations"
from *Communicating in the Real World*

1. Read your paragraph
2. Summarize the key points in your own words
3. Share information with group/ Reporter taking notes
4. Reporters from each group share the information with the entire class.

V. Gathering information about review process at own bank.

VI. Contact Assignment:

Write a practice performance review on yourself.

TEST
SEMINARS 6 - 9

I. Matching

In the space provided, write the letter of the definition on the right that correctly matches the word on the left.

_____ 1.	alleviate	a. prejudging based upon a bias
_____ 2.	manage	b. a matter of greater importance than something else
_____ 3.	relish	c. to like each other from the start
_____ 4.	culprit	d. to overgeneralize
_____ 5.	deadline	e. due date
_____ 6.	prejudice	f. weakening
_____ 7.	take something out on someone	g. contain or control
_____ 8.	routine	h. find a solution
_____ 9.	stereotype	i. the guilty person or thing
_____ 10.	personality clash	j. normal or ordinary way of doing things
_____ 11.	priority	k. to enjoy, like
_____ 12.	debilitating	l. to reduce or decreàse
_____ 13.	conscientious	m. conflict based on imcompatible styles and attitudes
_____ 14.	resolve	n. blame or attack someone without just cause
_____ 15.	hit it off	o. alert and hard working, responsible

II. Complete each of the following phrases/sentences with an appropriate word.

1. Pardon me, I didn't _____ the part about .....
2. When you say (xxxxx.....), do you _____ .....
3. I'm _____, I didn't get what you just said.
4. Would you mind _____ that again?
5. What do you _____ by (xxxxx.....)?

III. Complete the following telephone conversation. Make sure to have the bank employee sound warm, helpful and polite.

Bank employee: _____

_____

Customer: My name is Frank Conally. I sent a check for my final car payment at the end of last week, and I want to come in this afternoon to pick up my title. Who can I speak to about this?

Bank employee: _____

_____

_____

Customer: Uh-huh.

Bank employee: _____

_____

_____

_____

Customer: It seems an awfully long time to hols a check when I've been banking with you for years. You ought to know by now that my checks never bounce.

Bank employee: _____

_____

_____

_____

Customer: So, what you're saying is I can't actually get it until next Friday.

Bank employee: _____

_____

_____

_____

Customer: Like my driver's license and a credit card?

Bank employee: _____

_____

Customer: No, that's all.

Bank employee: _____

_____

_____

IV. List 5 ways to manage conflicts in the workplace.

_____

_____

_____

_____

_____

_____

V. Circle the incorrect word and write in the correction in each of the following sentences.

1. Thank you for help me finish my work.

2. I need more informations before I can process their loan.

3. When she call me she forgot to tell me the amount due.

4. He was working here for about three years.

5. She work in the check processing department.

6. She gave to her three address changes.

7. She made a mistake when she enter the account number.

PRACTICE PERFORMANCE REVIEW

Position Title: _____

Appraisal Period: _____

Department Branch: _____

Supervisor: _____

POSITION RESPONSIBILITIES

Briefly summarize the major tasks and responsibilities of employee's current position.

OVERALL PERFORMANCE SUMMARY

Summarize performance in a paragraph.

SEMINAR 11

MEETINGS

Competency	*Performance Objectives*	*Resources*
Meeting protocol	• Identify types of meetings conducted at students' workplaces and the employee participation in these meetings • Identify characteristics of a successful meeting	• Class discussion
Meeting protocol	• Identify and practice appropriate interactions and language used in meetings	• Class discussion • Handout of common expressions used for participating in meetings
Meeting participation	• Simulate and videotape workplace meeting	• Video camera
Meeting participation	• Discuss students' feelings during videotaping of mock meetings • Evaluate students' participation in mock meetings	• Videotape of mock meetings • Handout of meeting critique
Grammar (Definite and Indefinite Articles)	• Understand and use definite and indefinite articles	• *Understanding and Using English Grammar*, pp. A20-A21
Contact assignment	• Optional	

COMMUNICATION SKILLS FOR BANKING
SEMINAR 11: MEETINGS

OBJECTIVES

The participant will be able to:

- explore the elements of a successful meeting
- identify the interactions and language used in meetings
- participate in a meeting (to be videotaped, if possible)
- critique the meeting and individual participation

AGENDA

I. Follow-up from Seminar 10

II. Elements of a Successful Meeting

A. Discuss the types of meetings and how often everyone attends meetings.

B. Brainstorm: What makes a meeting successful? (i.e., What happens in a good meeting?)

III. Interactions and Language in Meetings

A. Brainstorm the kinds of language used to express ideas in a meeting.

B. Practice language forms used in meetings.

IV. Simulated Meeting (videotaping, if possible)

A. Determine meeting agenda.

B. Rehearse meeting in small groups.

C. Discuss criteria: What will determine the success of the meeting?

D. Simulate the Meeting.

V. Critique of Meeting

A. Discuss, in general, how participants felt during the meeting/taping.

B. Evaluate meeting, in general (play tape back, if available).

C. Critique participation (verbal and non-verbal).

VI. Contact Assignment

Individual and Optional

PARTICIPATING IN MEETINGS
COMMON EXPRESSIONS

Asking for others' views/Elaborating on ideas:

Mr./Ms._____, what do you think about this?
What does everyone think about this?
What are your views on this, _____?
Any comments?/Any other ideas?
Any other opinions?
Does everyone agree?
_____ has said ..... Would anyone like to comment on that?
Does anyone want to add anything?

Agreeing:

I agree/I know/Me, too.	I feel the same way.
I think so, too.	I agree with _____ because.....
You're (That's) right.	Quite right. I couldn't agree more.
Absolutely! Definitely!	You took the words right out of my mouth.
That's a good point.	Under the circumstances, I can see.....
I suppose (guess) you're right.	

Disagreeing:

I disagree/I can't (don't) agree.	I wish I could agree with you, but.....
I don't think so because.....	I'm not sure if I agree with you.
I don't think that's such a good idea.	I don't want to argue with you, but.....
Maybe, but I don't think.....	We don't see "eye to eye" on.....
I'm not so sure about that.....	Well, my opinion, for what it's worth, is..
I wouldn't say that.	

Correcting:

That isn't quite right.
I think you might be mistaken.
Actually, we haven't seen that...

Responding to Correction:

Thank you for calling that to my attention.
Thank you for correcting me on that.
Oh, I wasn't aware of that.

Interrupting:

Excuse me./Pardon me	Excuse me for interrupting, but.....
I'm sorry for interrupting, but	.....it seems to me that.....
.....Could I make a suggestion?	.....I'd like to make a point here.....
.....I'd just like to say that.....	
Excuse me, I think we're running out of time.	

MEETING CRITIQUE

General Evaluation:	Yes	So/So	No
Was everyone clear about the topic?			
Did everyone get a chance to contribute?			
Did the facilitator keep the meeting moving?			

Participation	Yes	So/So	No
Was everyone paying attention?			
Did everyone contribute?			
Were speakers assertive?			
Did people use polite forms of interruption?			
Did people build on what others had said?			
Could everyone be heard?			

Edit the following letter. All of the articles have been omitted. Write in the appropriate articles (a, an, the) wherever necessary. If no article is required, write a dash (--) in the blank.

March 10, 1992

Martha C. Warren
2136 White Circle
Reston, VA 22090

Dear Ms. Warren,

You recently made ____ deposit through ____ Money Exchange ATM. Please allow us to assist you in ____ procedures for making _____ deposit through ____ ATM.

It is very important to include ____ personalized deposit slip with your check and/or cash deposit. This will ensure prompt and timely crediting of____ deposit to your account.

____ deposit envelope should be fully completed. On ____ envelope, you should write your name, ____ card number (to identify your bank), and any applicable deposit information.

____ deposit you make before 2:00 p.m. on ____ regular business day, if identified properly, should be posted to your account as of that day, subject to any holds placed on ____ deposit items.

We hope ____ above information will assist you in using _____ ATM. If you have any questions please contact ____ Money Exchange Department at 760-5700.

Sincerely,

SEMINAR 12

MAPS AND CHARTS

Competency	*Performance Objectives*	*Resources*
Read maps and charts	• Understand maps and charts • Orally report information contained in maps and charts. • Write questions to elicit important information in maps and charts	• Maps and charts from local sources
Grammar (Run-on Sentences)	• Identify and correct run-on sentences	• *Understanding and Using English Grammar*, pp. 294-297. • *Workbook for ESL Writers*, pp. 201-210, 213-219
Evaluation of lessons 10-12	• Demonstrate knowledge and skills gained in Lesson 10-12	• Test for units 10-12
Contact assignment	• None	

COMMUNICATION SKILLS FOR BANKING
SEMINAR 12: MAPS AND CHARTS

OBJECTIVES:

The participant will be able to:

- demonstrate knowledge and skills gained in seminars 10-12
- read charts and maps
- pull out important information and explain it to others

AGENDA

Unit Test
10 - 12

I. Evaluation

II. Maps and Charts

A. Group study of maps and charts

B. Groups report to larger group

Complete Grammar
"Run-on sentences"

C. Write questions to elicit important information from each chart or map

D. Vocabulary development

III. Contact Assignment

Prepare food for party

TEST - UNITS 10-12

I. Vocabulary - Write the letter of the definition that correctly matches the words on the left.

1.	qualitative criteria _____	a.	Those who work on a level similar to your level
2.	career ladder _____	b.	A cause or reason that makes a person want to do something
3.	morale _____	c.	Intentionally try to harm someone you feel has previously harmed you
4.	expert _____	d.	A standard that measures the characteristics or degree of performance
5.	peers _____	e.	Keep a record of events or things that happen
6.	get even _____	f.	Spirit, attitude (positive or negative), or temperament of a person or group
7.	document (v.) _____	g.	One who has special training, skills and knowledge
8.	motivation _____	h.	Lower level jobs leading to higher level jobs over the years

II. Fill in the blanks with the proper preposition.

1. It was _____ one o'clock when the meeting began.
2. The memo was meant _____ all of us to read.
3. He worked on the same memo _____ 3:00 to 5:00 p.m.
4. Could you work _____ him on the monthly report?
5. Do you rely _____ your supervisor to help you with your writing?
6. The branch office is just a few minutes north _____ here.

III. Answer each of the following questions:

1. What two kinds of criteria are used in a performance review?

2. Who usually does a performance review?

3. Why should you have a performance review?

4. List three things a performance review should **not** do.

IV. Rewrite each of the following sentences to make it more polite:

1. That isn't a very good idea.

2. Your facts are all wrong.

3. It's my turn to talk.

4. I know my information is correct.

5. I'm sure your information isn't correct.

EVALUATION EXERCISE

I. Vocabulary - Write the letter of the definition that correctly matches words on the left.

1.	input _____	a.	the ideas, customs skills, arts of a given group of people
2.	decrease _____	b.	language we hear and read
3.	to cope _____	c.	placed below another in a rank, power or importance
4.	filter _____	d.	to become less
5.	gesture _____	e.	very skillfull, having much training and knowledge
6.	participants _____	f.	any device used to remove impurities
7.	experts _____	g.	a part of 100
8.	culture _____	h.	to deal with a problem
9.	percentage _____	i.	movement of the body
10.	subordinates _____	j.	people who take part in something

II. Parallel Structure

Each of the following sentences has a grammar error in the use of parallel structure. Circle the error and write in the correct form.

1. He is responsible for completing and to file that report.

2. They usually report to the head teller and calling her if there is a problem.

3. They receiving phone calls from branches and solve their problems.

4. He could neither to find the balance nor explain the reasons.

5. Never forget to repeat the account number and thanking the customer.

III. Complete each of the following sentences with the correct preposition.

1. Our monthly meeting will be sometime _____ July.
2. We will meet _____ July 6th to talk about the office picnic.
3. Our training room is _____ Pinnacle Drive.
4. It is _____ the north building _____ the tenth floor.

IV. Circle the correct participial adjective.

1. At 12:00 the cafeteria was very (crowded, crowding).
2. John was sad because he didn't get the (expected, expecting) raise.
3. My new job is very (challenged, challenging).
4. I found myself in an (embarrassed, embarrassing) situation.
5. The (satisfied, satisfying) customer wrote a letter of appreciation.

V. Rewrite the following statements making them more polite and helpful.

1. I can't do that now.
2. Give me your name and account number.
3. You have the wrong department. I can't help you with that.
4. I don't know where my supervisor is now.
5. I'm not allowed to take away those charges.

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PROFICIENCY - LEVEL 2

SEMINAR 2.1

ORAL JOB DESCRIPTIONS

Competency	*Performance Objectives*	*Resources*
Office Relations	• Improve communication among co-workers	• Video 4.2 B "Preventing Problems: The Good News."
Pronunciation of -ed inflectional endings	• Correctly pronounce the three different inflectional endings for past tense -ed verb forms	• Teacher Notes I, II, III • Azar, p. 20 • Hagen, S. and Grogan, P., Sound Advantage: A Pronunciation Book, Chapt. 10, pp. 149-153.
Oral Job Description	• Describe job responsibilities and workflow in your department. • Recognize and appropriately use the Simple Present and Present Progressive tenses in oral speech and written communication. • Verb tense overview. • Spelling of -ing and -ed verb forms. • Simple Present v. Present Progressive.	• Azar, pp. 8-10, 12-15
Written Job Description - Outlining	• Write an outline • Review of descriptive expressions regarding job responsibilities	• Teacher Notes IV, VI • Teacher Notes V
Contact Assignment - verb tenses	• Identify where and when various verb tenses are used in written materials on the job.	• Collect job materials

SEMINAR 2.1

TEACHER NOTES

I. VOICELESS SOUNDS: (No Vibration)

/p/ /k/ /s/ /f/ /sh/ /ch/ /o/

II. VOICED SOUNDS: (Vibration)

/b/ /g/ /z/ /v/ /zh/ /j/

/m/ /n/ /ng/ /l/ /r/ /o/

Remember: These characters represent sounds (not letters in the spelling of a word).

III. INFLECTIONAL ENDINGS - Practice with Past Tense Endings (-ed)

1.	study	studied	6.	try	tried
2.	misplace	misplaced	7.	like	liked
3.	add	added	8.	measure	measured
4.	ask	asked	9.	believe	believed
5.	start	started			

IV. **SUMMARY SENTENCE:**

_____

_____

_____

A. Daily Responsibilities
   1. Morning Tasks
      a. Task Description
      b. Task Description
      c. Task Description

   2. Afternoon Tasks
      a. Task Description
      b. Task Description
      c. Task Description

B. Weekly Responsibilities
   1. Task Description
   2. Task Description

C. Monthly Responsibilities
   1. Task Description
   2. Task Description

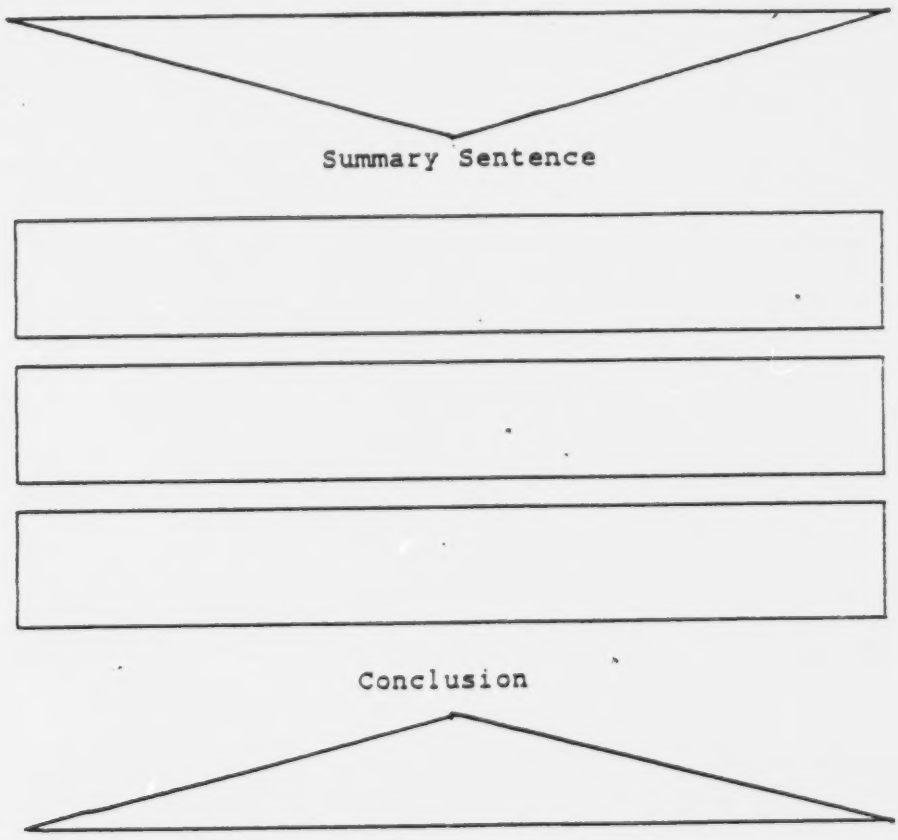
CONCLUSION

* Note to Participants: Your outline may differ considerably from this one. This outline is meant only to serve as an example.

V. PRINCIPLES OF BUSINESS WRITING

1. Target the specific audience or person you are writing to; that is, pick him/her up at his/level of knowledge and explain it in terms he/she will understand.
2. Have clearly in mind the message you want the reader to get, for example, action, information or something else. People are very busy and they need to know in the first sentence why they are getting this piece of paper.
3. Use clear, plain English style.
4. The first sentence is crucial and many times should tell the whole story in a general way.
5. Related to the above statement, start at A, work your way through B and end up at C. That is, have an organized plan (outline) for what you plan to write.
6. Do not tell the reader everything you know. Just tell what he/she needs to know to act on your memo or letter.
7. Do not make the reader hunt for the important information; that is, don't bury it at the end of a long paragraph. Feature it prominently.

VI.



SEMINAR 2.2

WRITTEN JOB DESCRIPTIONS

Competency	*Performance Objectives*	*Resources*
Office Relations	• Improve tone of voice and use of polite phrases with co-workers	• Video 4.1 "Being Courteous: The Certified Letter."
Pronunciation of contractions with "will" and the verb "be"	• Become more familiar with and correctly pronounce contractions with "will" and the verb "be"	• Sound Advantage: A Pronunciation Book, pp. 172-177.
Written Job Description	• Review outline process and draft a job description or resume, following the outline's organization • Recognize and correctly use the Simple Past and Past Progressive tenses in oral discourse and written communication • Recognize and correctly use the Simple Past forms of common irregular verbs	• Azar, pp. 10, 14-15, 20-27 • Teacher Note II • Brainstorm an example job description. • Teacher Note I
Contact Assignment	• Write a brief outline of the organization of a memo from your office	• Teacher Note III

SEMINAR 2.2

TEACHER NOTES

I. Comprehension Check

A. Oral exercise using Simple Present, Present Progressive, Simple Past and Past Progressive

1. Provide situations regarding particular states. Have participants form sentences. Check to make sure they use either the Simple Present or Simple Past.
2. Ask a few participants to act out an action. Write down the action to be performed for the actors eyes only. Have other participants guess what they are doing, using the Present Progressive (e.g. "She is writing.") Once all actions have been guessed, have all participants sit down. Ask the group what each participant was doing, eliciting the Past Progressive (e.g., "She was writing.")

II. Writing

A. Review procedures for writing outlines.
B. Discuss building a written description based on the organization of the outlines.
C. Example Job Description: As a group, brainstorm an example job description. Write duties on the board. Group duties together. Organize duties within an outline. Show how the outline would correspond to the organization of the written work. Draft an introductory paragraph. Draft an appropriate concluding paragraph. Elicit suggestions from participants as much as possible.

III. Contact Assignment

A. Find a memo written by someone else. Try to write a brief outline of the organization of the memo. In your opinion, is the memo well organized?

SEMINAR 2.3

OFFICE RELATIONS

Competency	*Performance Objectives*	*Resources*
Office Relations	• Improve office harmony	• Video 6.2 "Left Out."
Pronunciation of common contractions	• Become more familiar with and correctly pronounce common contractions with various verbs	• Clear Speech, Unit 4. • Sound Advantage, pp. 177-185.
Written Job Descriptions or Resume	• Continue work on organizational writing skills by strengthening second drafts of job descriptions or resumes • Recognize and correctly use the Past Participle forms of irregular verbs • Recognize and correctly use the Present Perfect tense in written communication	• Azar, p. 24, 26, 29, 31-33. • Teacher Notes I, II, III.
Contact Assignment	• Note three times you use the Present Perfect tense at work	

SEMINAR 2.3

TEACHER NOTES

I. Review

A. Ask participants to form statements regarding occurrences during the past week at work. Encourage them to use the Past Progressive and Simple Past in the same sentence. (e.g., "I was writing a memo, when my manager called a staff meeting.")

II. Comprehension Check

A. Ask the following questions of students for more practice using the Present Perfect. Ask each participant at least one question:

How many years/months have you worked at the bank?
How many positions have you held since you began working here?
How many years have you lived in the United States?
How many days of work have you missed since the beginning of the year?

III Writing

A. Working in class to strengthen outlines and drafts of written descriptions of job positions or resumes, the instructor will work with each participant to ensure that the outlines and corresponding drafts conform.

IV. Contact Assignment

A. Make a note of three times that you use the Present Perfect tense at work.

SEMINAR 2.4

AMERICAN WORKPLACE CUSTOMS

Competency	*Performance Objectives*	*Resources*
Office Relations	• Recognize American workplace customs	• Video 6.1 "The Gift".
Pronunciation of consonant replacements - the flap and the glottal stop	• Become more familiar with and correctly pronounce common consonant replacements in native English speech	• Sound Advantage, pp. 87-90. • Teacher Notes I, II.
Written Job Description or Resume	• Continue work on organizational writing skills by polishing second drafts of job descriptions or resumes • Recognize and correctly use the Present Perfect and Present Perfect Progresssive tenses in written communication • Become comfortable using adverbs of frequency with the Simple Present, Simple Past and Present Perfect tenses	• Azar, pp. 33-34, 35-38 A. • Teacher Note III. • Azar, p.A3-A4.

SEMINAR 2.4

TEACHER NOTES

I. Review

A. Briefly ask a few questions of participants which require them to answer using the Present Perfect:

How many cups of coffee have you had so far today?
How many sodas have you had so far today?
How many positions have you held since you began working for the bank?
How many times have we met so far in this seminar?

II. Consonant Practice - Consonant Replacement

A. Presentation - The Flap
1. Write the word "water" on the board. Have someone pronounce it. If the participant does not use a flap, continue to ask others to pronounce it until someone does pronounce the word with a flap.
2. Have participants repeat "water" after you a few times, then "medical," etc.

B. Presentation - The Glottal Stop
1. Write the sentence "I've eaten" on the board. Have someone pronounce it. If the participant does not use a glottal stop, continue to ask others to pronounce it until someone does pronounce it with a glottal stop.
2. Have participants put their fingertips over their vocal cords and pronounce "uh uh" and then "eaten," until they are successfully able to produce the glottal stop.

III. Writing

A. Work on outlines and second drafts of written job descriptions or resumes. Instructor will be working with each student individually to ensure appropriate grammar usage and correlation between outlines and final drafts.

SEMINAR 2.5

OFFICE RELATIONS

Competency	*Performance Objectives*	*Resources*
Office Relations	• Improving relations with a supervisor	• Video 6.4: "Embarrassment"
Written Job Description or Resume	• Reinforce usage of adverbs of frequency and time with the Simple Present, Simple Past and Present tenses • Recognize and correctly use the Past Perfect tense in written communication • Continue work on organizational writing skills by polishing final drafts of job descriptions/resumes	• Azar pp. 38-41 • Teacher Note I • Teacher Note II • Teacher Note IV
Pronunciation - Can/can't, Negative contractions	• Become more familiar with and correctly pronounce common consonant replacements	• Sound Advantage pp. 90-94 • Clear Speech, p. 80 • Teacher Note III
Contact Assignment	• Note two times you used the Past Perfect and the Simple Past in the same sentence while speaking to someone in the workplace	

SEMINAR 2.5

TEACHER NOTES

I. Adverbs and expressions of time and frequency:

After	Before	By the time	When
Just	Already	Scarcely	Seldom
Always	Often	Usually	Generally
Sometimes	Rarely	Never	Nearly

II. Comprehension Check

A. Ask each participant a question; have them answer using the Past Perfect. Some possible questions and possible answers are listed below.

Question: You were not hungry. Why?
Answer: I was not hungry because I had already eaten.

Question: Why did you go to bed early last night?
Answer: I went to bed early last night because I had already finished my homework.

Question: Why did you get wet during your lunch hour?
Answer: I got wet during my lunch hour because I had forgotten my umbrella.

Question: By the time you left the office yesterday, what had you done?
Answer: By the time I left the office yesterday, I had completed all of the activities on my to do list.

Question: Before you left for work today, what had you done?
Answer: Before I left work today, I had eaten breakfast.

III. Pronunciation Practice

A. Consonant Replacements: Can and Can't

1. Explain that in affirmative sentences, "can" is unstressed and that the main verb of the sentence is stressed.
2. Further explain that in its negative contracted form, however, "can't" and the main verb are both stressed. Point out that the final t is dropped when pronouncing "can't" and that a glottal stop is pronounced in its place.
3. Write "I can see" and "I can't see" on the board. Demonstrate the differences in pronunciation and stress.
4. Have participants repeat sentences using both "can" and "can't" after you.
5. Read sentences (as in Exercise 9, pp. 90-91) to participants. After each sentence is read, have participants raise their hand if they hear "can" pronounced in the affirmative, but not if they hear the negative form.

B. Negative Contractions

1. Explain that many native speakers do not pronounce the final t in negative contractions but pronounce a glottal stop instead.
2. Continue with practice and listening, using Sound Advantage or Clear Speech.

IV. Writing

A. Complete final outlines and drafts of written job descriptions or resumes. Instructor will work with each student individually to ensure appropriate grammar usage and correlation between outlines and final drafts. If there are still some rough edges, allow participants to complete the work at home and to bring it next week.

SEMINAR 2.6

PERFORMANCE REVIEW

Competency	*Performance Objectives*	*Resources*
Office Relations	• Prepare for a performance review and show initiative	• Video 6.3, "The Performance Review"
Pronunciation	• Correctly pronounce the three different inflectional endings of the final -s and -es of words • Correctly use the Simple Past, the Past Progressive, the Past Perfect, and the Past Perfect Progressive in natural conversation to describe normal past everyday situations	• Azar, pp. 199-200 • Clear Speech, pp. 41-42 • Azar, p. 43 • Teacher Note I
Structured Writing Exercises	• Gain a better awareness for the way in which using different verbs tenses in writing affects the message of the text • Practice condensing and modifying prepositional phrases to one word adjectives • Recognize and correctly use the Past Perfect and the Past Perfect Progressive tenses in written communication	• Azar, p. 39, pp. 40-42 • Teacher Note II
Contact Assignment	• Using good organization, draft a short (3 paragraphs) descriptive memo of a problem you encountered at work and how it was resolved. Try to use as many past tense verbs as possible. Try to use some of the "cue" words, i.e., the subordinating conjunctions used in the pronunciation exercises.	

SEMINAR 2.6

TEACHER NOTES

I. Have participants create a "chain story" (based on Exercise 43, p. 43 of Azar). Write the cue words listed in the text on the board.

Provide the first few sentences as below. Have participants, one at a time, add one to three sentences describing Nancy's day (both at home and at work). Encourage participants to use a variety of past tenses in their descriptions.

> **Nancy is an employee at __(work site)__ . She had an awful day yesterday. Her problems began when her alarm clock rang at 6:30.**

II. Locate in a local newspaper a short, three paragraph description of a problem and how it was resolved. Have students rewrite it, changing the tense (i.e. from Past to Present Progressive, or Present to Present Perfect).

SEMINAR 2.7

EXPRESSING EMPATHY

Competency	*Performance Objectives*	*Resources*
Office Relations	• Show empathy with a client's concern	• Video 1.3, "Empathy: Taking Care of Pinky."
Structured Writing Activity-Adjectives	• Become more familiar with condensing modifying prepositional phrases to one word adjectives	• Teacher Note I • Memo
Revisions	• Revise draft memo • Practice using various verb tenses to describe in writing an actual event which occured in the past • Recognize and correctly use be going to and will in verb phrases to express time in written communication • Practice expressing the future using time clauses	• Student memo from Seminar 2.6: Contact assignment • Azar, pp. 44-49 • Teacher Note II
Pronunciation - Reductions with /h/, "going to", "want to", "have to", and "has to."	• Become more familiar with and correctly pronounce common reductions in native English speech	• Sound Advantage, pp. 99-104
Contact Assignment	• Finish final draft of memo	

SEMINAR 2.7

TEACHER NOTES

I. Structured Writing Activity - Practice with Adjectives

A. Using the sample memo to be used as a handout, have participants underline the nouns or noun phrases which are modified and followed by adjectival prepositional phrases. The adjectival prepositional phrases should be circled.

B. Have participants reduce the adjectival prepositional phrases to one word adjective (or compound adjectives) which modify the noun or noun phrase. Follow the rules which were used in the writing exercise during the last seminar.

C. Have participants rewrite the entire memo, incorporating the simpler forms. After participants have completed this task go through each of the altered forms, inviting participants to provide the explanations. You may need to explain why some prepositional phrases cannot be reduced to one word adjectives.

MEMORANDUM

TO:	All employees	DATE:	December 3, 1992
FROM:	Personnel	RE:	Promotion

Please be informed that Marjorie Smith, the current director of recruiting, will be promoted to Vice-President of Recruiting in the Department of Human Resources effective January 1, 1992.

Ms. Smith has worked for Eighth National Bank for seven years. Before she began working at the bank, she had been a recruiter of executives while working for a public relations firm in Washington, D.C. Since she has been with the bank, she has received a great deal of recognition from customers and executives.

We are pleased that Ms. Smith will be an officer of the company. Please join us in congratulating Ms. Smith.

II. Expressing the Future in Time Clauses:

A. Discuss the fact that the following word combinations ("plan to", "intend to", "hope to") are used in the Present Tense with the simple form of other verbs to talk about "plans" that the speaker has <u>now</u> for the <u>future</u>. (Note: The textbook does not mention these word combinations, but being familiar with them is nexessary to the completion of the following exercise.)

B. Have participants complete Exercise 47 (pp. 48-49). Afterwards, discuss correct answers orrally.

SEMINAR 2.8

PREJUDICE

Competency	*Performance Objectives*	*Resources*
Office Relations	• Become sensitive to feelings of prejudice and intolerance in self and others	• Video 6.5, "Tolerance"
Pronunciation - Common Reductions of "of," "and," "or," and "for"	• Become more familiar with and correctly pronounce common reductions	• Sound Advantage, pp. 104-108 • Teacher Note I
Writing Business Memos	• Practice oral communication, organizational and writing skills during group activities requiring participants to analyze, recognize, and choose appropriate vocabulary for sample business memos • Become more familiar with and practice using reporting words to better develop a reporting style for business memos • Recognize and correctly use the Present Progressive and the Simple Present to express future time in written communication • Recognize and correctly use the Future Progressive in written communication	• Effective Writing, p. 54-57; • Teacher Note II • Azar, pp. 50-52
Contact Assignment	• Write a few sentences, using a reporting style, to report an important statement made by someone in your department.	

SEMINAR 2.8

TEACHER NOTES

I. Pronunciation Practice (Listening)

THE INSTRUCTOR WILL READ THE SENTENCES BELOW, PRONOUNCING THE APPLICABLE REDUCTIONS:

1. Let's just wait and see.
2. She asked him to type the memo and answer the phone.
3. One of us can cover the phones.
4. The men in our office usually wear suits and ties.
5. Was he at a meeting or was he on the phone?
6. I'm waiting for my manager's revisions before I write the final draft of this letter.
7. Will the meeting be held on Wednesday or Thursday?
8. For the time being, I'm not extremely busy.
9. I take a three-day weekend now and then.
10. This memo is more or less finished.

STUDENT WORKSHEET

1. Let's just _____.
2. She asked him to type the memo _____ _____.
3. _____ can cover the phones.
4. The men in our office usually wear_____.
5. Was he at a meeting _____ on the phone.
6. I'm waiting _____ revisions before I write the final draft of this letter.
7. Will the meeting be held on _____?
8. _____, I'm not extremely busy.
9. I take a three-day weekend _____.
10. This memo is _____ finished.

II. Writing - Business Memos

A. Have participants break into groups of three to four persons to complete the exercises below from the textbook Effective Writing: Writing Skills for Intermediate Students of American English by Jean Withrow (pages 54-57). After each group exercise has been completed, follow up with a full class discussion.

1. Organizing Ideas (p. 54)

   Have participants put the sentences of the example memo in a more logical order and group the sentences into three paragraphs. Participants should discuss how the underlined words help link the sentences together.

2. Relating Ideas - Linking Words and Phrases (page 55).

   Have participants discuss the linking words in the second example memo as in part A. In groups, participants should choose the appropriate vocabulary for each blank.

3. Writing Last Paragraphs (pages 57-58)

   Have participants (in groups) decide which of the three suggestions for the last paragraph of the example memo would be the most appropriate choice. Encourage participants to discuss reasons why the various suggestions would be or would not be appropriate.

4. Using Reporting Words (page 56)

   Have participants (in groups) discuss the examples of how to appropriately report in formal writing what someone said. Have participants write one or two sentences to report on the example conversations.

SEMINAR 2.9

PROFESSIONAL IMAGE

Competency	*Performance Objectives*	*Resources*
Professional Image	• Recognize the differences between aggressive, assertive, and submissive behavior in the workplace	• Video 1.1, 1.2, 1.3 "The Explanation"
Pronunciation - Sentence Rhythm	• Recognize and practice long and short (stressed and unstressed) syllables	• Sound Advantage, pp. 111-117 • Teacher Note I
Business Memos and Letters	• Become more familiar with appropriate style and organization of business memos and letters • Participate in writing activities which will enhance business letter writing skills • Recognize and correctly use the Future Perfect and the Future Perfect Progressive • Become more familiar with and practice using reporting words to better develop a reporting style for business memos	• Azar, pp. 6-7, 53-54 • Teacher Note II, Communicate What You Mean, pp. 36-38 • Teacher Note III • Effective Writing, p. 59
Contact Assignment	• Write a short memo about ways that you plan to increase your productivity and organizational and work-related skills to enhance your overall job performance.	

SEMINAR 2.9

TEACHER NOTES

I. Sentence Stress and Unstress

A. Note: You will need to use the blackboard frequently during this portion of the seminar if you do not have a class copy of the pronunciation text. The text used is Sound Advantage: A Pronunciation Book, by Hagen and Grogan (pages 111-117).
B. Discuss the importance of stress in spoken English which allows the speaker to be more easily understood.
C. Write multisyllabic words and phrases on the board. Mark the stresses over each syllable and point out the longer and stronger words of sentences, which are thus emphasized orally. These tend to be those words which are considered to be more important or more critical to the overall meaning of the sentence.
D. Do Exercises 1-3 (pages 112-113) of the Hagen and Grogan text. Have participants repeat words and phrases after you to practice the stress.
E. Ask participants to think of a riddle to tell the class next time. Give an example.

II. Oral Practice

A. Ask participants questions which require that they answer with either the Future Perfect or the Future Perfect Progressive. You may use the questions below or write your own. Try to ask each participant at least one question.

What will you have done by the time you leave work this evening?
What will you have accomplished at work by the end of this week?
How long will you have been working here at the end of this year?
How long will you have been sitting in that chair at the end of this class?

B. Continue with the Pollock exercises, pages 36-38.

III. Writing - Business Memos and Letters

A. Have participants read the sentences they wrote using a reporting style. (These sentences were assigned at the last seminar, 2.8, Contact Assignment).
B. Have participants complete Exercise B on page 59 of Effective Writing: Writing Skills for Intermediate Students of American English by Jean Withrow. Participants are provided with a business letter in which the first paragraph is missing. Read the letter and have each participant write an appropriate introductory paragraph.

SEMINAR 2.10

CONFLICT RESOLUTION

Competency	*Performance Objectives*	*Resources*
Conflict Resolution	• Become more skilled at resolving conflicts with supervisors	• Video 4.4, "Compromise: The Drive-Thru Window"
Business Letters	• Become more familiar with appropriate style and organization of business letters • Create well-constructed sentences using a reporting style for memos and business letters • More easily recognize the subtle differences in meaning created by a change in verb tense • Compare effective writing styles	• Teacher Notes I, II • Azar, pp. 270-276 • Azar, pp. 55-56 • Teacher Note III
Pronunciation - Sentence Rhythm	• Recognize and practice stressed and unstressed syllables with a native-like sentence rhythm	• Sound Advantage, pp. 115, 118 • Clear Speech, Chapt 11-12 • Teacher Note IV
Contact Assignment	• Write a letter to Trang (from the video) and give her advice so she will feel more comfortable working the drive-thru window	

SEMINAR 2.10

TEACHER NOTES

I. Presentation

A. Introduce Azar 7-7 (page 275). Write the examples of quoted speech on the board and elicit the reported speech from the participants.

1. **The manger said, "The meeting begins at 8:00 a.m. every Monday."**
   The manager said that the meeting begins at 8:00 a.m. every Monday.
2. **The angry customer said, "I want to close my account!"**
   The angry customer said (that) he wanted to close his account.
3. **The vice-president said, "My department will take care of this matter."**
   The vice-president said (that) his department would take care of the matter.

B. Point out that **that-clauses** are used when reporting statements and **if-clauses** are used when reporting **yes/no questions**. Write the following examples of quoted speech on the board and elicit the examples of reported speech from participants, if possible. Demonstrate the sentence structure as you write the reported form on the board.

1. **The manager asked, "Can you come to the meeting?"**
   The manger asked (me) if I could come to the meeting.
2. **My co-worker asked, "Did you attend the meeting?"**
   My co-worker asked (me) if I had attended the meeting.

C. Point out that, in quoted **wh-questions**, the **wh**-word becomes the introductory word of the noun clause in reported speech and that an indirect object is optional. Use the examples below to demonstrate.

1. **She asked, "Why did you come?"**
   She asked (me) why I came.
2. **He asked, "How did it happen?"**
   He asked (her) how it happened.
3. **The manager asked, "Why did you come in today?"**
   The manager asked me why I came in today.

II. Review

A. Review the rules below with participants for transforming quoted speech into reported speech. Provide examples orally. (Note: "VP" stands for "verb phrase" in the examples below.)

Quoted Speech	Reported Speech
Statement--------	said + (that+) subject + VP
Imp. Command-----	asked/told + ind. obj. + to + VP
Yes/No Question--	asked + (ind. obj. +) if + subject + VP
Wh-Question------	asked + (ind. obj. +) wh-word + subj + VP

B. (Assign Azar Exercise 17 and 18 (pages 277-278) as review work to be completed outside of the classroom.)

III. Writing - Business Memos and Letters

A. In groups of three or four, have participants read the two letters responding to separate help-wanted ads, on pages 60 and 61 of Effective Writing: Writing Skills for Intermediate Students for American English by Jean Withrow.

B. In groups, have participants decide which of the two letters is not only better written but also more appropriate. Discuss the reasons why they believe the letter they have chosen is stronger.

C. After the group discussions have participants state which elements help to create a strong and well-organized business letter. Write suggestions on the board. (This will serve as a comprehension check.)

D. Some possible elements are:

politeness
good introduction
keep within scope set forth in introduction
short paragraphs (short and to the point)
paragraphs that support introduction
few words, but descriptive words
a strong, but not overbearing, tone
strong closing paragraph that is positive in tone

E. Finally, have participants rewrite the weaker of the two letters. Have them incorporate the elements listed above.

IV. Pronunciation Practice - Sentence Rhythm

A. Read the riddles on page 118 of the Hagen and Grogan text and have the participants repeat after you, paying careful attention to the sentence rhythm. Ask participants to share their own riddles. Listen for the sentence rhythm.

SEMINAR 2.11

BUSINESS MEETINGS

Competency	*Performance Objectives*	*Resources*
Meetings	• Recognize elements of a successful meeting	• Video 8.1, "Meetings"
Business Memos	• Appropriately summarize the proceedings of a business meeting • Correctly write a business memo, using a reporting style • Acquire new verbs appropriate to a reporting style and use them correctly in a written business memo • Practice forming reporting statements from examples of quoted speech which involve direct statements, **yes/no** questions, **wh**-questions, and imperative commands	• Teacher Notes I, II • Azar, pp. 277-279 • Pollock, pp. 79-84 • Teacher Notes III, IV
Pronunciation - Information Focus and Intonation	• Practice using native-like intonation patterns	• Sound Advantage, pp. 126-131
Contact Assignment	• Continue work on draft of memo summarizing the meeting	

SEMINAR 2.11

TEACHER NOTES

I. Writing - Business Memos and Letters

Distribute the transcript from an imaginary business meeting in which attendees discuss the requirements for a new computer system.

Have participants read "the roles" of the employees aloud. Afterwards, have participants pretend that they were actual attendees at the meeting and that they are responsible for writing a memo to their boss summarizing the proceedings.

Have participants work on a draft of the memo during the remaining class time.

Encourage them to use verbs from the hand out when appropriate, and remind them to use a consistent reporting style.

II. A. MEETING ATTENDEES

Young Park - Information Systems Manager
Miguel Ortiz- Information Systems Analyst
Susan Smith - Customer Inquiry Representative
Quyen Nguyen - Loan Officer
Bob Martinez - Loan Officer
Ali Salaam - Customer Inquiry Representative

TRANSCRIPT

Young Hi, everybody. As you know, we're planning to put together a new computer system here at the bank. We wanted to get your input to find out what needs you have within your departments. Miguel will tell you a little bit more about what we're planning. Miguel...

Miguel Yes. What we're basically trying to do is to build a good customer database that everyone can use. Since all of you work with customers day in and day out, we want to hear about what will help you in your department. Tell us about your needs. That is, ways that better system can help you do your job better and more efficiently.

Who wants to start?

Susan Well, in our department - Customer Inquiry - customers call us and ask for all kinds of information. Right now, there is only one way to access customer information, and that's by entering account numbers. We can't even easily switch between different accounts - say, savings and checking - for the same person.

Many times, a customer can't even remember his or her account number which makes our job impossible. It would be great if we were able to pull up customer information using one of several different ways.

Miguel You mean, through name, social security number, or account number - things like that?

Susan Yeah, exactly.

Quyen In the loan department, we also have a problem switching between systems. One of the problems that Susan's encountered is identical to one we encounter continuously- that systems were originally built separately for checking account info, savings account info, and loan info. They are not interconnected. We need better links.

Bob Yeah. I work in the loan department, too; and it's very time consuming to be speaking to a customer who has applied for a loan and who is asking for my feedback. In these situations, it takes much too long for me to respond. I can't do a quick scan of their accounts to get an idea of their account history with us. it would be a lifesaver if we had some way to pull up info more quickly.

Young You mean, like being able to pull up checking account and savings account information together on the same screen?

Bob That would be terrific. Yes.

Miguel Okay. Let's make a note of that. What else?

Ali Well, I work in the customer inquiry department with Susan. Part of my job is talking to customers on the phone, and part of my job involves answering customer questions by writing letters. I write these letters using WordPerfect, but I usually need to look at the current database systems to answer questions over the phone - and sometimes to look up information for my letters.

When I'm in the middle of a word processing document, for instance, I'll sometimes get a phone call from a customer which requires me to go into the database. To do this, I have to completely exit out of WordPerfect, wait the two minutes required to get into the appropriate database with the customer on the line.

Susan Then you pray the customer knows his account number.

Ali Right. Once you've answered the customer's question, you have to back out of the database and call up the old WordPerfect document which could take another two minutes. Over the course of the day, an hour or more can be wasted - just waiting for the computer. We get impatient and I know the customers don't like to wait. Isn't there a quicker way?

Young It sounds as if you need some sort of multitasking system on your PC which will let you flip back and forth easily. That would save you a lot of time.

Ali Sounds good.

Susan Is that easy enough to do?

Miguel Well, we'll talk to our information systems department and find out. We'll get back to you at our next meeting.

you at our next meeting.

Bob One other thing. We could really use an electronic mail system in our department and, I think, throughout the bank.

Sometimes I'll get a call from a customer who has already spoken to a loan officer in another office and wants to get a status report. If that loan officer is on the phone and I can't transfer the call, I usually take a message.

The problem is that I often can't leave my desk for two hours or more between breaks because I have to cover the phones. The only way to deliver these messages right now is by hand. If I could send such messages over the computer system, customers would have their calls returned much more quickly.

Quyen Our department could really use that, too.

Miguel I tell you what. Why don't you all write down your needs for an electronic mail system, and we'll talk about those requirements the next time we meet.

Susan So, when are we meeting again?

Young Next Tuesday afternoon, March 16th, at 2 o'clock.

Quyen See you then.

Young Bye.

III. A. Do Exercise 20 in Azar (p. 279), following the procedure below:

1. Ask a participant a question. **"What time is it?"**
2. The participant will answer. **"It's 3 o'clock."**

1. Ask a second participant the following: **"What did I say?"**
2. The second participant will answer:
   You asked __(name of 1st participant)__ what time it was.

1. Referring to the first participant's response, ask a third participant the following: **What did __(name of 1st participant)__ say?**
2. The third participant will answer: **He/She said that it was 3 o'clock.**

Continue in this manner until you have answered several questions and everyone has had a chance to participate.

B. The exercise above provides a good comprehension with respect to forming reporting statements from simple statements, yes/no questions, and wh-questions. For a comprehension check on forming reporting statements from commands, add the commands below.

Please stand up.
Hand __(name of participant)__ your pen/pencil.
Please close your book.

"You told/asked me to stand up."

Then ask a second participant what you have said. Following the example above, he or she might answer:

"You told/asked him/her to stand up."

C. Write the following words on the board:

announce	reply	complain	answer	declare
predict	state	promise	remark	deny
mention	explain			

Explain that "say" and "tell" are often used in reporting statements, but that the verbs above (which we also call "reporting words") are much more descriptive and add variety to writing and speech.

Explain that the introductory word "that" many not be omitted in reporting statements using the words above, as can be done with the verb "said."

Also, point out that only the verb "promise" from the list above can be followed by an indirect object. For example:

They answered that ...
They promised us that ...

IV. A. These words can be used before a <u>that-clause</u>:

admit	insist	announce	mention	express
answer	note	boast	offer	suggest
complain	predict	declare	remark	
deny	reply	explain	state	

B. These words are followed by an <u>indirect object</u> and then by a <u>that-clause</u>.

assure	remind	inform	warn

C. These words are followed by an <u>object</u> and then by a <u>prepositional phrase</u>.

accept	order	allow	outline	warn
assign	present	delegate	remind	introduce
direct	respond	greet	request	
instruct	threaten	intend	urge	

D. This word is followed by an optional <u>indirect object</u> and then by an <u>if-clause</u> or <u>wh-clause</u>.

ask

(Note: The words **remind** and **warn** can be used in either sentence structure II or III.)

SEMINAR 2.12

BUSINESS MEETINGS

Competency	*Performance Objectives*	*Resources*
Participate in a Meeting	• Evaluate the course and make suggestions for changes and/or continuation	
Business Meetings	• Complete a final draft of a business memo using a reporting style • Appropriately summarize the proceedings of a business meeting • Review parallel structure in sentences which use conjunctions • Practice using the subjunctive in noun clauses following common verbs and expressions which require the subjunctive	• Student's written memos • Azar, pp. 291-294 • Azar, pp. 282-284
Pronunciation - Information Focus and Intonation	• Practice using native-like intonation patterns	• Sound Advantage, Chapt. 9 • Clear Speech, Chapter 13

Choose the best linking word or phrase for each blank from the list given.

in addition	although	for example
however	even though	therefore

1. I didn't get the job, _____ I had the necessary qualifications.

2. _____ I worked on the report all day, I didn't complete it.

3. Anne is an excellent teller. _____, she is very kind.

4. The Xerox machine broke down. _____, she could not get her work done.

5. The remodeling job is on schedule. _____, I'm not sure you will be happy with the paint job.

6. We have had many complaints. _____, customers are telling us they have to wait at the drive-in teller's window for 20 minutes.

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Proficiency Seminar - Level 2

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SIMULATION - LEVEL 3

Introduction to the Simulation Seminars

In this level, participants take part in a business simulation for about one-half (1/2) of each seminar meeting during weeks 2-12. The remaining one half of each seminar is spent on activities which help participants apply their new skills to current jobs or focus on language development, oral and written communication skills, cross-cultural awareness and pronunciation.

The business simulations offers participants an opportunity to experience the tasks and challenges involved in setting up and running a business in the United States. Participants take the parts of managers and receive both memos from the president of the company and letters from the public. These memos and letters require some action. The teacher of the course takes the role of office manager supporting the communication that takes place.

During the simulation a series of training sessions focus on preparing the participants for upcoming tasks. These training sessions include:

* format and style of business letters and internal office memos
* language necessary for conducting and participating in business meetings
* methods for delivering effective presentations
* telephone skills

Some of the tasks the participants are asked to perform in the simulation include:

* choosing managerial positions
* changing the name of the business and designing a logo
* revising the budget
* negotiating and solving problems in small groups
* reading and understanding business correspondence and identifying required actions
* responding to written letters and memos
* reporting to a larger group about progress made or actions taken
* explaining a problem and asking for feedback
* making recommendations
* participating in decision making group discussions in a meeting format
* acting as a facilitator for a meeting
* preparing oral presentations

BEST COPY AVAILABLE

Each participant "manager" receives individual or group tasks through personalized memos or letters from the president, customers, employees or the office manager. Some of the themes addressed in the correspondence include:

* customer complaints
* new marketing ideas
* expansion plans
* hiring new employees
* employee relationships and problems
* discipline of employees
* pay and benefits
* providing quality service
* planning new services to be provided
* union problems
* contacting other businesses to provide needed services

Contact assignments at this level usually involve research or final preparation of reports, letters or memos.

> "In using language and literacy to discuss ideas and make decisions, they develop the kind of communication skills that are valued not only in the bank but in other white collar jobs as well (the group discussions mirror the kind of decision making that takes place in companies implementing a Total Quality Management approach). The class provides a safe haven for these employees to take risks with language and try to communicate ideas that on the surface appear to be above their level of competence. In addition, participants develop the kind of language and literacy skills that are important in any work setting."
>
> Heide Spruck Wrigley, site report, July 1-3, 1992

■ WELCOME TO MOUNTAIN VENTURE, THE BUSINESS COMMUNICATION SIMULATION

■ WHAT IS A SIMULATION?

Simulations provide students with a dynamic, custom-tailored opportunity to practice English within an exciting, realistic context. Simulations are an ideal supplement to high intermediate and advanced level materials for academic preparation or technical training. They offer a highly motivating alternative to textbook-based instruction.

Unlike widely used role plays, simulations are extended. This longer identification with a role, the realistic assumption of responsibilities of that role, and the excitement of a cooperative or competetive effort create a high level of student motivation and enthusiasm. Simulations can be tailored to the students' needs and interests. The simulation designer can integrate tasks to meet course objectives while students learn essential natural English skills spontaneously.

Simulations also allow the teacher to step out of the traditional role of instructor. While students solve problems and make decisions, the teacher is able to monitor and assess the language skills of individual students effectively.

Simulations are fun! Because the students have complete control over how they deal with the problems and situations within the context of the simulation, every performance is different. There are no wrong answers. The outcome of every simulation is unique. This is a wonderful option for the busy teacher. Simulations involve the teacher, provide students with an outstanding opportunity to develop language skills, and require minumum teacher effort for materials and preparation.

■ MOUNTAIN VENTURE

Mountain Venture is a business simulation that offers participants an opportunity to experience the tasks and challenges involved in setting up and running a travel agency and a resort in British Columbia, Canada. Participants take the parts of managers and receive both memos from the president of the company and letters from the public. These memos and letters require some action: discussion with other managers, decisions on a course of action, written responses, or presentations. The teacher of the course takes the role of office manager, supporting the communication that takes place in the simulation.

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Hansen Mackey Associates
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SIMULATION
COMMUNICATION SKILLS FOR BANKING
SEMINAR 1: INTRODUCTIONS

OBJECTIVES:

* The participant will be able to introduce another participant and describe his/her job while demonstrating good presentation techniques
* The participant will be able to begin to identify some of their own pronunciation problems
* The participant will be able to identify instructor and participant goals and expectations
* The participant will be able to identify some parts of speech and combine sentences using parallel structure

AGENDA:

I. Introductions

II. Discuss Course Syllabus, Goals and Expectations
    1. Materials
    2. Course Syllabus
    3. Expectations instructor/participants
    4. Evaluation

III. Grammar - Using parallel structures

IV. Prepare a formal presentation in which you introduce your partner. Give some personal information and describe their present job at the bank.
    1. Interview partner
    2. Draft presentation, share (present) with partner and ask for input, revise
    3. Discuss presentation skills
    4. Practice presentation with partner

V. Pronunciation practice (individuals will work with facilitator to record an initial conversation)

VI. Contact Assignments
    1. Complete self-assessment forms
    2. Complete preparation of presentation for the next meeting

I am an Assistant Head Teller at the Fair Lakes Branch, FABV. My main duty is to assist customers and processing their transactions correctly and efficiently, answer their questions or give them the informations they request.

I am responsible for provide good bank services and cross selling the bank products. I also do a variety of other tasks such as:

checking security system periodically

settle the ATM, and make sure all transaction are getting processed in same day

assist the Head Teller in balancing the branch

to train and to help settle the new tellers

to audit and consolidate the drafts sold every day

Sometimes I help the tellers to balance or count the money received from Branch Administration. Every month I have to prepare and send to Branch Administration summary sheet for each teller. The summary sheet includes number of transactions processed, number of referrals, vacation days, sick leave and settlements differences.

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 2: JOB DESCRIPTIONS

OBJECTIVES:

*The participants will be able to understand and use parallel structure.
*The participants will be able to introduce another participant to a group and demonstrate good presentation skills
*The participants will be able to understand the purpose of a simulated activity and initiate activities

AGENDA:

I. Follow up on Seminar 1
   1. Continue individual interviews
   2. Collect individual assesment forms

II. Presentations

III. Continue Grammar from Seminar 1

IV. Simulation
   1. What is a simulation?
   2. Why use a simulation?
   3. How long will it take?
   4. What will I have to do?
   5. Will these skills transfer to banking?
   6. What will the facilitator do?
   7. Begin the simulation.

V. Contact assignment
   Listen to someone making an oral presentation (television, class, supervisor, church) and write 5 comments about the presentation. Be prepared to tell us about the presentation and support your comments. Try to make both positive and negative comments.

TEACHER NOTES

In each of the following pairs of sentences, rewrite the second (2nd) sentence to make it parallel with the first.

1. Writing a draft is the first step in process writing.

   To read another's draft and make suggestions for improvements is the second step.

   _____

2. She always speaks distinctly to customers.

   To listen carefully to customers.

   _____

3. It is important to complete the form as soon as possible.

   Recording accurate information is important.

   _____

Rewrite each of the following sentences, making them parallel.

1. They are responsible for improving existing programs and to continue new research.

   _____

2. They worked long hours on the project--planning, writing and talked to supervisors.

   _____

3. To meet with students, grading papers and preparing for class are some of a teacher's responsibilities.

   _____

SIMULATION
COMMUNICATION SKILLS FOR BANKING
SEMINAR 3: LETTER WRITING

OBJECTIVES:
* The participant will be able to perform the tasks required by the business simulation
* The participant will be able to recognize proper form for a business letter
* The participant will be able to write a business letter
* The participant will be able to read basic sentences using correct intonation
* The participant will be able to use some verbs that require prepositions correctly

AGENDA:
I. Simulation
   1. Staff meeting to discuss the budget
   2. Training session on business writing
      a. Review correct form for a business letter
      b Analyze memo from Mr. Metlinger
      c. Write letter to previous guests

II. Pronunciation video on intonation

III. Grammar - two-part verbs

IV. Contact Assignment
    Rewrite letter to be sent to former guests

SIMULATION
COMMUNICATION SKILLS FOR BANKING
SEMINAR 4: MEETINGS

OBJECTIVES:

* The participant will be able to perform the tasks required by the business simulation
* The participant will be able to analyze the transcript of a meeting and identify some good strategies for speaking up in a meeting
* The participant will be able to use some two-part verbs correctly
* The participant will be able to read some sentences in English using "American sounding" intonation

AGENDA:

I. Simulation

II. Read and analyze meeting transcript

III. Grammar - two-part verbs

IV. Pronunciation-- Lesson 2-- "Breaking the Accent Barrier"

V. Contact Assignment
   1. Rewrite any completed tasks from the simulation
   2. If you attend a meeting this week, make notes listing some good and bad examples of using or failing to use polite language when speaking at a meeting.

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 5: Meetings (Continued)

OBJECTIVES:

*The participant will be able to perform the tasks required by the business simulation
*The participant will be able to use participial adjectives in original sentences
*The participant will be able to read some sentences in English using "American sounding" intonation

AGENDA:

I. Simulation

II. Grammar - participial adjectives

III. Pronunciation--Lesson 2--"Breaking the Accent Barrier"

IV. Contact assignment
    1. Rewrite any completed tasks from the simulation
    2. Be prepared to report on your department's activities at a staff meeting next week

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 6: MEETINGS (Continued)

Objectives:

- *The participant will be able to use participial adjectives correctly
- *The participant will be able to perform intonation drills
- *The participant will be able to use polite language in a business meeting
- *The participant will be able to understand the elements of a successful business meeting
- *The participant will be able to perform the tasks required by the business simulation

Agenda:

I. Grammar- participial adjectives

II. Intonation practice - drills from "Breaking the Accent Barrier"

III. What makes a meeting successful?

IV. Simulation

V. Contact Assignments
   1. Prepare final copies of any tasks completed in the business simulation
   2. Prepare for evaluation exercise

PARTICIPATING IN MEETINGS
COMMON EXPRESSIONS

Asking for others' views/Elaborating on ideas:

Mr./Ms._____, what do you think about this?
What does everyone think about this?
What are your views on this, _____?
Any comments?/Any other ideas?
Any other opinions?
Does everyone agree?
_____ has said ..... Would anyone like to comment on that?
Does anyone want to add anything?

Agreeing:

I agree/I know/Me, too.	I feel the same way.
I think so, too.	I agree with _____ because.....
You're (That's) right.	Quite right. I couldn't agree more.
Absolutely! Definitely!	You took the words right out of my mouth.
That's a good point.	Under the circumstances, I can see.....
I suppose (guess) you're right.	

Disagreeing:

I disagree/I can't (don't) agree.	I wish I could agree with you, but.....
I don't think so because.....	I'm not sure if I agree with you.
I don't think that's such a good idea.	I don't want to argue with you, but.....
Maybe, but I don't think.....	We don't see "eye to eye" on.....
I'm not so sure about that.....	Well, my opinion, for what it's worth, is..
I wouldn't say that.	

Correcting:

That isn't quite right.
I think you might be mistaken.
Actually, we haven't seen that...

Responding to Correction:

Thank you for calling that to my attention.
Thank you for correcting me on that.
Oh, I wasn't aware of that.

Interrupting:

Excuse me./Pardon me	Excuse me for interrupting, but.....
I'm sorry for interrupting, but	.....it seems to me that.....
.....Could I make a suggestion?	.....I'd like to make a point here.....
.....I'd just like to say that.....	
Excuse me, I think we're running out of time.	

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 7: REVIEW

OBJECTIVES:

- *The participant will be able to perform tasks required in the business simulation
- *The participant will be able to recognize subject/verb agreement in complicated English sentences
- *The participant will be able to distinguish sounds produced by a native English speaker and produce these sounds correctly

AGENDA:

I. Simulation

II. Grammar - subject/verb agreement in complex sentences

III. Pronunciation Practice

IV. Review for Evaluation Exercise

V. Contact Assignment
Prepare for the evaluation exercise

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 8: EVALUATION

OBJECTIVES:

- *The participants will be able to perform tasks required in the business simulation
- *The participants will be able to evaluate progress for seminars 1-7
- *The participants will be able to use of subject/verb agreement in complicated English sentences
- *The participants will be able to distinguish sounds produced by a native English speaker and produce these sounds correctly

AGENDA:

I. Simulation

II. Evaluation Exercise

III. Grammar - subject/verb agreement in complex sentences

IV. Pronunciation Practice

V. Contact Assignment
Rewrite any completed simulation tasks

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 9: TELEPHONE MESSAGES

OBJECTIVES:
- *The participant will be able to perform tasks required in the business simulation
- *The participant will be able to take and leave polite and complete telephone messages
- *The participant will be able to use of subject/verb agreement in complicated English sentences

AGENDA:

I. Simulation

II. Telephone Messages
   1. Analyze telephone conversations
   2. Review polite language for taking and leaving messages
   2. Practice taking and leaving messages

III. Grammar - subject/verb agreement in complex sentences

IV. Pronunciation Practice

V. Contact Assignment
   Complete any written tasks from the simulation

EXPLANATION
I'm sorry but . . .
I'm afraid that he/she is
in a meeting
not in the office
still at lunch
away today
not available just now

OFFERING TO TAKE A MESSAGE
Could I take a message?
Is there any message?
Can I give him/her a message?
Would you like to leave a message?

GIVING A MESSAGE
A. Opening expression
Could you please tell him/her to call me back please?
Could you please give him/her a message please?
Please tell him that . . .
I'd like to leave him/her a message.
B. Message content
My name is . . .
My number is . . . I'd appreciate him/her calling back as soon as possible
I'm calling about . . .
I'll be in my office until . . .

Spelling by Name

To distinguish similar sounds when spelling names and other words on the telephone, we use the expression: *letter* as in *name* Example: "A" as in Alice

Learn to spell names on the telephone, using this list.

A as in Adam, Alice, apple
B as in Baker, boy
C as in Charlie, Charles
D as in David, dog
E as in Edward
F as in Frank
G as in George
H as in Henry
I as in Ida
J as in James
K as in King, Kate
L as in Lewis (Louis)
M as in Mary
N as in Nancy
O as in Oscar, Oliver
P as in Peter
Q as in Queen
R as in Robert
S as in Susan, Samuel
T as in Thomas
U as in Union, Utah
V as in Victor
W as in William
X as in X-ray
Y as in Yankee, Young
Z as in Zebra

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 10: PRESENTATIONS

OBJECTIVES:

* The participant will be able to perform tasks required in the business simulation
* The participant will be able to take and leave polite and complete telephone messages
* The participant will be able to form participial adjectives

AGENDA:

I. Telephone Messages
   1. Practice taking and leaving messages

II. Grammar - participial adjectives

III. Pronunciation practice

IV. Presentations
   1. Brainstorm types of presentations
   2. Review techniques for making effective presentations
   3. Understand parts of an effective presentation

V. Simulation

VI. Contact Assignment
   Complete any research or gathering of materials necessary for the simulation presentation

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 11: PRESENTATIONS

OBJECTIVES:

* The participant will be able to perform tasks required in the business simulation
* The participant will be able to use gerunds and infinitives correctly
* The participant will be able to understand the techniques of an oral presentation

AGENDA:

I. Simulation
   1. Training session-- oral presentations
   2. Preparation of presentations

II. Grammar - gerunds and infinitives

III. Pronunciation practice - techniques for making an oral presentation

IV. Contact Assignment
   Prepare for oral presentations

Circle the correct word in each of the following sentences:

1. He is responsible for (file files filing) that report.
2. They usually (report reports reporting) to the head teller.
3. He always (complete completes completing) his report first.
4. She is in charge of (adjust adjusts adjusting) the balance.
5. His duties include (open opens opening) new accounts.
6. She maintains accounts by (change changes changing) names and social security numbers.
7. They (receive receives receiving) phone calls from branches and solve their problems.
8. She likes (talk talks talking) to customers.
9. He is the person who (manage manages managing) new accounts.
10. Her job consists of (solve solves solving) problems for her customers.

Following is a list of verbs and phrases related to working in a bank. Use the verbs in the left column to make comments. Be sure to use the gerund form of the verb in the phrase. Use each verb and phrase once.

be busy	answer the phone
avoid	talk to customers
spend time	read the bank policy
finish	deliver the mail
look forward to	complete the form

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 12: PRESENTATIONS

OBJECTIVES:

* The participant will be able to perform tasks required in the business simulation
* The participant will be able to identify and correct run-on sentences and fragments
* The participant will be able to evaluate an oral presentation

AGENDA:

I. Simulation
   Managers' Meeting
     Introduction
     Presentations
     Presentation of Certificates

II. Video of simulation presentations
    View and evaluate

III. Grammar - run-on sentences and fragments

IV. Pronunciation practice - speed, volume, thought- groups (chunking)

V. Review for evaluation exercise

VI. Contact Assignment
    Review for evaluation exercise

SIMULATION

COMMUNICATION SKILLS FOR BANKING

SEMINAR 13: PERFORMANCE REVIEWS

OBJECTIVES:

* The participant will be able to perform tasks required in the business simulation
* The participant will be able to evaluate skills gained in seminars 7-12
* The participant will be able to distinguish sounds produced by a native English speaker and produce these sounds correctly

AGENDA:

I. Simulation
   1. Write a brief description of your job in the simulation
   2. Write a paragraph summarizing the performance of one of the other participants in the simulation
   3. Discuss the performance review with the person evaluated

II. Dictation

III. Grammar - clear up questions

IV. Pronunciation practice - re-focus on specific individual problems

V. Contact Assignment
   Continue to work on individual problem

PERFORMANCE REVIEW

Position Title: _____

Appraisal Period: _____

Department Branch: _____

Supervisor: _____

POSITION RESPONSIBILITIES

Briefly summarize the major tasks and responsibilties of employee's current position.

OVERALL PERFORMANCE SUMMARY

Summarize performance in a paragraph.

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NUMERACY UNITS

NUMERACY UNITS

by Myrna Tarrant

Competency	*Performance Objectives*	*Resources*
Fractions, decimals, percents	• Pronounce ordinals clearly as a step toward correct pronunciation of fractions • Identify and use decimal numbers, percents, and fractions • Interchange fractions, decimal numbers, percents	• Exercises for fraction oral practice • Written exercises for decimals and percents
Tables	• Scan for specific information • Select pertinent data for a table • Interpret information presented in a table	• Exercises for table interpretation practice
Graphs	• Identify common types of graphs • Obtain information from graphs • Interpret trends in graphs	• Exercises for graph interpretation practice

A NUMERACY UNIT
Fractions, Decimals, and Percents

OBJECTIVES:

1. to pronounce ordinals clearly as a step toward correct pronunciation of fractions.
2. to identify and use decimal numbers, percents, and fractions.
3. to interchange fractions, decimal numbers, and percents.

I. Ordinal numbers

Review the ordinal numbers (first, second, etc.). Emphasize clear pronunciation of endings for those ordinals ending with ***th***.

II. Fractions

1. Introduction and Group Discussion
   A. Give examples of fractions.
   B. Define what a fraction is.
   C. Where are fractions used? Give examples both in everyday lives and in banking or business.
2. Fractions --
   A. A Definition and Types

A fraction is one or more equal parts of a whole number. It consists of two numerals, one above the other, separated by a line. The numeral above the line is called the **numerator**. The numeral below the line is called the **denominator.**

In the fraction 2/3, 2 is the numerator, and 3 is the denominator. The denominator indicates the number of parts the whole is divided into, while the numerator indicates the number of parts of the whole.

There are three types of common fractions:

Proper fractions in which the numerator is less than the denominator, such as 3/4.

Improper fractions in which the numerator is greater than the denominator, such as 5/4.

Mixed numbers which combine whole numerals plus a part of a whole number., such as 2-4/5.

B. Reading fractions:

(1) Fractions with numerators of one (1).

For Example:

1/2 is one-half (or *a* half)

1/3 is one-third (or *a* third)

1/4 is one-fourth or one quarter (a fourth or a quarter) etc.

Read fractions in Part A of Fraction Oral Practice

(2) Fractions with numerators other than 1 (one), for example: 2/3. Because these fractions denote more than one part of the whole, the denominator of the fraction is plural.

For Example: 2/3 is two-thirds.

Read the fractions in Part B.

Continue on with Part C.

(3) Fractions which are mixed numbers., for example: 1-1/2.

These mixed numbers are read: 1-1/2: one **and** one half (or one **and** a half)

OR 12-3/5 is read twelve **and** three fifths.

.Work through Part D.

III. Decimals

1. Introduction and Group Discussion on the definition of decimal numbers, examples of their use.
2. A Definition

Decimals are special fractions with denominators which are multiples of ten.
For example: 9/10 can be recorded as .9, 27/100 as .27, and 236/1000 as .236.

3. Reading decimals.

Examples:

10.3 = ten **point** three

4.36 = four **point three six** (Not thirty-six)

.404 = **point** four oh four (or point four zero four)

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IV. Decimals and Fractions - Conversions

To convert decimals to fractions:

1. Remove the decimal point.
2. The decimal number given becomes the numerator.
3. The denominator is 1 plus as many zeros as there are places in the original decimal.
4. Reduce to lowest terms.

Example: Convert .25 to its fraction equivalent.

1. Remove the decimal point 25
2. Numerator 25
3. Denominator 100
4. 25/100 reduced to lowest terms is 1/4

To convert fractions to decimals:

1. Divide the denominator into the numerator and carry the answer to the desired degree of accuracy.

Example: The decimal equivalent of 7/8:

7/8 = .875

Go to exercises on Decimals and Percents sheet.

V. Percents.

1. A Definition:

Percents are fractions or decimals with the denominator of 100.
The % sign means hundredths.

2. Discuss uses of percents in business or in particular banking.
3. Working with Percents--Conversions to fractions or to decimals.

Converting Percents to Fractions

1. Remove the percent sign (%).
2. Make a fraction with the percent as numerator and 100 as denominator. (This is the same as dividing by 100.)
3. Reduce the fraction to lowest terms.

Example: What is the fraction equivalent of 80%?

80% = 80/100 = 4/5

Converting Percents to Decimals
1. Remove the percent sign (%).
2. Divide by 100.

Example: 75% = 75/100 = .75

4. *Examples* .

A. Change these percents to fractions:

(1) 50%
(2) 5%
(3) 150%
(4) 0.25%

B. Change these percents to decimals

(1) 7%
(2) 4-1/2%
(3) 33%
(4) 1/2%

Go to exercises on Decimals and Percents sheet.

FRACTION ORAL PRACTICE

Part A. Read these fractions to your partner.

1) 1/4
2) 1/5
3) 1/2
4) 1/3
5) 1/6
6) 1/8
7) 1/10
8) 1/100
9) 1/7
10) 1/20

Part B Read these fractions to your partner.

1) 3/4
2) 2/3
3) 4/7
4) 9/100
5) 3/2
6) 3/8
7) 6/10
8) 5/12
9) 3/16
10) 5/9

Part C. Read the question to your partner and then give the answer.

1) Which is larger 2/3 or 2/5?
2) Which is larger 3/10 or 3/4?
3) Which is larger 6/7 or 2/5?
4) Which is larger 1/5 or 2/3?
5) Which is larger 5/8 or 5/12?
6) Which is smaller 8/9 or 3/7?
7) Which is larger 3/6 or 1/2?

Part D. Put these numbers in order from smallest to largest and then read them to your partner.

1) 2-2/3 10-5/9 1-1/2 4-3/5 2-1/8 5-3/4

2) 3-1/8 3-5/16 3-3/4 3-7/10 3-2/3 3-7/8 3-1/4

DECIMALS AND PERCENTS

Part A. Write the equivalent fractions for these decimal numbers. Reduce the fraction to lowest terms whenever possible.

Example: 0.50 = 50/100 = 1/2

1) 0.25 _____
2) 0.33 _____
3) 0.20 _____
4) 0.75 _____
5) 0.67 _____
6) 4.3 _____
7) 9.2 _____
8) 1.90 _____
9) 6.125 _____
10) 0.875 _____

Part B. Write the equivalent decimal numbers for these fractions.

Example: 7-1/2 = 7.5 (or 7.50)

1) 9-1/4 _____
2) 2-1/5 _____
3) 10-3/4 _____
4) 5-2/10 _____
5) 6-67/100 _____
6) 7-60/100 _____
7) 4-1/10 _____
8) 3/8 _____
9) 8-2/5 _____
10) 5/100 _____

Part C. Change these decimal numbers into percents.

1) 0.40 _____
2) 0.67 _____
3) 0.03 _____
4) 0.085 _____
5) 0.115 _____
6) 0.0225 _____
7) 0.15 _____
8) 0.08 _____

*Part D. Show how you would solve these percent problem. The emphasis is on writing the percents as decimals. You **don't have to get an answer, unless you want to.***

1) People's Savings Bank of Virginia pays 6% simple interest per year. What is the interest on an account of $500.00?

2.) Congratulations! You are getting a raise! It's 3-1/2% of your present salary of $300/wk. How much more money will you be getting each week?

3) The house you bought in Falls Church twenty years ago for $40,000 is now worth 250%. more than you originally paid for it. What's it worth now?

4) You have been delegated to purchase the department's gift for Elena who is getting married. You have collected $46.50. You found a gift at Woodies for $45.00. Do you have enough money to buy the gift? (Remember Virginia sales tax is 4-1/2%.)

A Further Percent Question

A local bank offers Interest Checking Accounts as shown in the table below:

INTEREST CHECKING

$500 Opening Balance Required	Annual Percentage Yield	Interest Rate
$1,000 Minimum	3.04%	3.00%
Below $1,000	2.53%	2.50%

1. If $1000 is put into the checking account for one year and nothing is deposited or withdrawn from the account, how much money will be in the account at the end of one year?

2. $500 is put into a checking account for one year and not touched, how much money will be in the account at the end of the year?

3. Could you explain why there are two different percentages given for each account?

FRACTIONS ORAL PRACTICE ANSWER KEY

Part A.

1) one-quarter or one-fourth
2) one-fifth
3) one-half
4) one-third
5) one-sixth
6) one-eighth
7) one-tenth
8) one-hundredth
9) one-seventh
10) one-twentieth

Part B.

1) three-quarters
2) two-thirds
3) four-sevenths
4) nine-hundredths
5) three-halves
6) three-eighths
7) six-tenths
8) five-twelfths
9) three-sixteenths
10) five-ninths

Part C.

1) two thirds
2) three-quarters
3) six-sevenths
4) two-thirds
5) five-eighths
6) three-sevenths
7) They are equivalent to each other,. (that is, they are equal)

Part D.

1) 1-1/2, 2-1/8, 2-2/3, 4-3/5, 5-3/4, 10-5/9

2) 3-1/8, 3-1/4, 3-5/16, 3-7/10, 3-3/4, 3-7/8

DECIMALS AND PERCENTS ANSWER KEY

Part A.

1) 25/100 = 1/4
2) 33/100 = 1/3
3) 2/10 = 1/5
4) 75/100 = 3/4
5) 67/100 = 2/3
6) .3 = 3/10 or 4.3 = 4-3/10
7) .2 = 2/10 = 1/5 or 9-1/5
8) .90 = 9/10 or 1-9/10
9) .125 = 125/1000 = 1/8 or 6-1/8
10 875/1000 = 7/8

Part B.

1) 9.25
2) 2.2
3) 10.75
4) 5.2
5) 6.67
6) 7.60
7) 4.1
8) 0.375
9) 8.4
10) 0.05

Part C.

1) 40%
2) 67%
3) 3%
4) 8.5%
5) 11.5%
6) 2.25%
7) 15%
8) 8%

Part D.

1) 6% = **0.06**
   $500.00 x 0.06 = $30.00

2) 3-1/2% = **0.035**
   $300 x 0.035 = $10.50

3) 250% = **2.50**
   $40,000 x 2.50 = $100,000

4) 4-1/2% = **0.045**
   $45.00 x 0.045 = $2.025 = $2.03 Therefore the gift costs $45.00 + $2.03 = $47.03.
   $46.50 is $0.53 short of the amount needed to purchase the gift.

A Further Percent Question

1) $1000 x 0.0304 = $30.40 interest is earned. $1030.40 will be in the account.

2) $500 x 0.0253 = $12.65 interest is earned. $512.65 will be in the account.

3) The interest is compounded daily for the account. Therefore, the interest of 3% earned each day is added to the principal of $1,000 and at the end of 365 days the effective yield is 3.04%.

To calculate interest compounded daily, you must determine the simple interest (0.03) for one day, add it to the principal ($1,000). For the next day, again determine the interest on the principal plus prior interest and add it on. Continue doing this for the 365 days-- or as we do now, simply use a computer program that has it alread calculated for us..

Example:

The interest for one day is 0.03/365

Time	Amount	
Day 0		**$1,000.00**
Day 1	$1000(1+0.03/365) =	**$1000.0822**
Day 2	$1000.0822(1+0.03/365) =	**$1000.1644**
Day 3	$1000.1644(1+0.03/365) =	**$1000.2466**

and continue in the same way for 365 days.

A NUMERACY UNIT
Tables

OBJECTIVES:

1. to scan for specific information
2. to select pertinent data for a table
3. to interpret information presented in the table

I. Using a Table.

A. Newspapers, news magazines or textbooks often contain tables.

B. Places in newspaper you see tables: sports section, business section, others? _____

C. Discuss where banking employees use tables. Are they written in a manual or part of a computer program? _____

II. Reading a Table.

A. Make sure you understand what information you are looking for. (If you are answering a written question, read the question *carefully.)*

B. Use the proper row and column. (Mistakes often happen through misreading.)

C. Carefully read the title of the table and all headings to make sure you know what information is given.

D. Before making any comparisons, make sure you know the units --dollars, percent, million, etc.-that are being used. Are the units in the question to be answered the same as the units in the table?

Go to Table Exercises.

TABLE EXERCISES

A. Refer to the simplified stock market table below to answer questions 1 - 5.

	Sales (hds)	High	Low	Close	Net Change
Am T T	1444	$42\frac{7}{8}$	$42\frac{5}{8}$	$42\frac{5}{8}$	$-\frac{1}{4}$
Control Data	388	$62\frac{1}{2}$	$61\frac{3}{4}$	$61\frac{3}{4}$	$-1\frac{1}{4}$
IBM	272	$389\frac{3}{4}$	$382\frac{3}{4}$	$388\frac{3}{4}$	$+4\frac{1}{4}$
RCA	292	$36\frac{3}{4}$	$36\frac{1}{4}$	$36\frac{5}{8}$	—
Xerox	230	$137\frac{3}{4}$	$135\frac{1}{4}$	$137\frac{3}{4}$	$+2\frac{3}{4}$

In case you are not familiar with the headings, the following explanations will help:

Sales (hds) - how many shares of stock were sold in hundreds.
High -Highest price of the day in dollars for one share of stock.
Example: 35-1/2 means $35.50 for one share of stock.
Low - Lowest price of the day in dollars for one share.
Close - What the price of one share sold for at the end of the day.
Net Change - How much the value of the stock changed from the previous day.

1. What was the lowest price (in dollars) for one share of Xerox stock?
   _____

2. How many share of Am T T (American Telephone and Telegraph) stock were traded on that day? _____

3. Which stock showed the largest gain in price over that of the previous day? ____
   What was the Net Change for that stock? _____

4. Which stock price fluctuated the most for that day? _____

5. Do a rough calculation of the approximate total value of all of the Control Data stock sold that day?

B. Refer to the chart below to answer questions 6 - 8.

This chart indicates the number of days between any day in the month in the vertical column on the left to the same day in the horizontal columns across the top of the chart.

Example: To find the number of days between March 15 and April 26: Go down the left column to March; then go across the chart to the column headed April. That number (31) will give the number of days from March 15 to April 15 The number of days from April 15 to April 26 must then be added to the 31 (11 days). Therefore, the total number of days is 31+11 = 42.days.

Number of Days Between Given Dates
To the Same Day of the Next

From Any Day of	Jan.	Feb.	Mar	Apr	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Jan....	365	31	59	90	120	151	181	212	243	273	304	334
Feb....	334	365	28	59	89	120	150	181	212	242	273	303
Mar....	306	337	365	31	61	92	122	153	184	214	245	275
Apr....	275	306	334	365	30	61	91	122	153	183	214	244
May....	245	276	304	335	365	31	61	92	123	153	184	214
June....	214	245	273	304	334	365	30	61	92	122	153	183
July....	184	215	243	274	304	335	365	31	62	92	123	153
Aug....	153	184	212	243	273	304	334	365	31	61	92	122
Sept....	122	153	181	212	242	273	303	334	365	30	61	91
Oct....	92	123	151	182	212	243	273	304	335	365	31	61
Nov....	61	92	120	151	181	212	242	273	304	334	365	30
Dec....	31	62	90	121	151	182	212	243	274	304	335	365

6. If a loan was obtained on July 14 and the due date is October 23, what is the exact time in days for that loan? _____

7. An individual wants to take out a CD, today, February 18. She wants to use the money for her daughter's Fall college tuition; therefore, she would like to have a maturity date of September 5. What will be the exact number of days for the CD? _____

8. When's your birthday? _____How many days is it until then? _____

D. Refer to the *Monthly Payment Schedule* below when answering questions **13 - 14:**

Monthly Payment Schedule

Loan Period (in months) **Interest rate 7.00%**	Amount of Car Loan $5,000	$6,000	$7,000
36	$154.39	$185.26	$216.14
48	$119.73	$143.68	$167.62
60	$99.01	$118.81	$138.61

13. If you obtain a car loan of $6,000 from the bank, what is the total amount you will have to pay if you repay the loan in 60 months?

14. How much **interest** will you pay on that $6,00 loan if you repay the loan in 60 months?

E. Refer to the table and/or map on the following two pages to answer the questions concerning Washington Area Real Estate Trends.

Note: The prices given are median prices. The median is the middle value.
Example: $133,000; $145,000; $190,000
The median price is $145,000

15. A. What zip code area in Alexandria increased the most in Total Change in Median Price? _____

B. Describe the location of this zip code area in Alexandria. (Please do not identify it by using other zip codes.)

16. What was the Median Purchase price in '93 for a house in Arlington located in that zip code area which showed the greatest positive Total Change in Median Price?

17. A friend of yours owns a house which is located in the zip code area next to National Airport. He was thinking of selling it last year (1993), but he decided against it. Do you think he made a wise decision? What happened to the median price for a house sold in that area in '93 as compared to the median price for one sold in '92?

ZIP CODE	TOTAL HOUSES SOLD DEC. '92	MEDIAN PURCHASE PRICE '92	TOTAL HOUSES SOLD DEC. '93	MEDIAN PURCHASE PRICE '93	TOTAL CHANGE IN MEDIAN PRICE
D.C.					
20001	22	$71,900	29	$81,000	$9,100
20002	32	90,000	52	100,658	10,658
20003	22	200,000	32	153,000	-47,000
20005	-	-	-	-	-
20007	31	300,000	43	300,000	-
20008	11	460,000	17	440,000	-20,000
20009	11	127,000	23	188,500	61,500
20010	19	114,625	23	120,000	5,375
20011	39	110,000	42	116,000	6,000
20012	11	232,000	8	235,000	3,000
20015	24	295,500	20	311,250	15,750
20016	42	339,000	38	370,000	31,000
20017	15	120,000	17	110,500	-9,500
20018	9	135,000	16	117,500	-17,500
20019	29	80,000	29	78,400	-1,600
20020	29	94,000	20	92,000	-2,000
20024	-	-	1	118,000	-
20032	6	85,400	8	81,050	-4,350
20036	-	-	-	-	-
20037	3	245,000	1	254,000	9,000
TOTAL	355	$178,400	419	$180,930	$2,530
ALEXANDRIA					
22301	26	$167,000	15	180,000	$13,000
22302	15	260,000	10	285,000	25,000
22303	11	120,000	13	132,500	12,500
22304	11	236,000	14	182,500	-53,500
22305	12	215,000	10	210,000	-5,000
22306	30	150,000	32	191,625	41,625
22307	11	205,000	16	287,500	82,500
22308	18	260,000	15	262,000	2,000
22309	27	154,000	30	175,000	21,000
22310	118	181,700	105	182,090	390
22311	3	169,000	4	217,000	48,000
22312	23	190,000	18	184,000	-6,000
22314	35	251,000	36	222,000	-29,000
TOTAL	340	$196,825	318	$208,555	$11,730
ARLINGTON					
22201	19	$207,250	19	$235,000	$27,750
22202	4	265,000	9	240,000	-25,000
22203	5	225,000	11	211,500	-13,500
22204	27	162,500	33	168,450	5,950
22205	35	205,000	20	209,720	4,720
22206	1	94,000	4	158,500	64,500
22207	55	239,500	41	250,000	10,500
22209	-	-	2	420,835	-
22213	1	255,000	2	273,500	-18,500
TOTAL	147	$203,565	141	$219,110	$15,545

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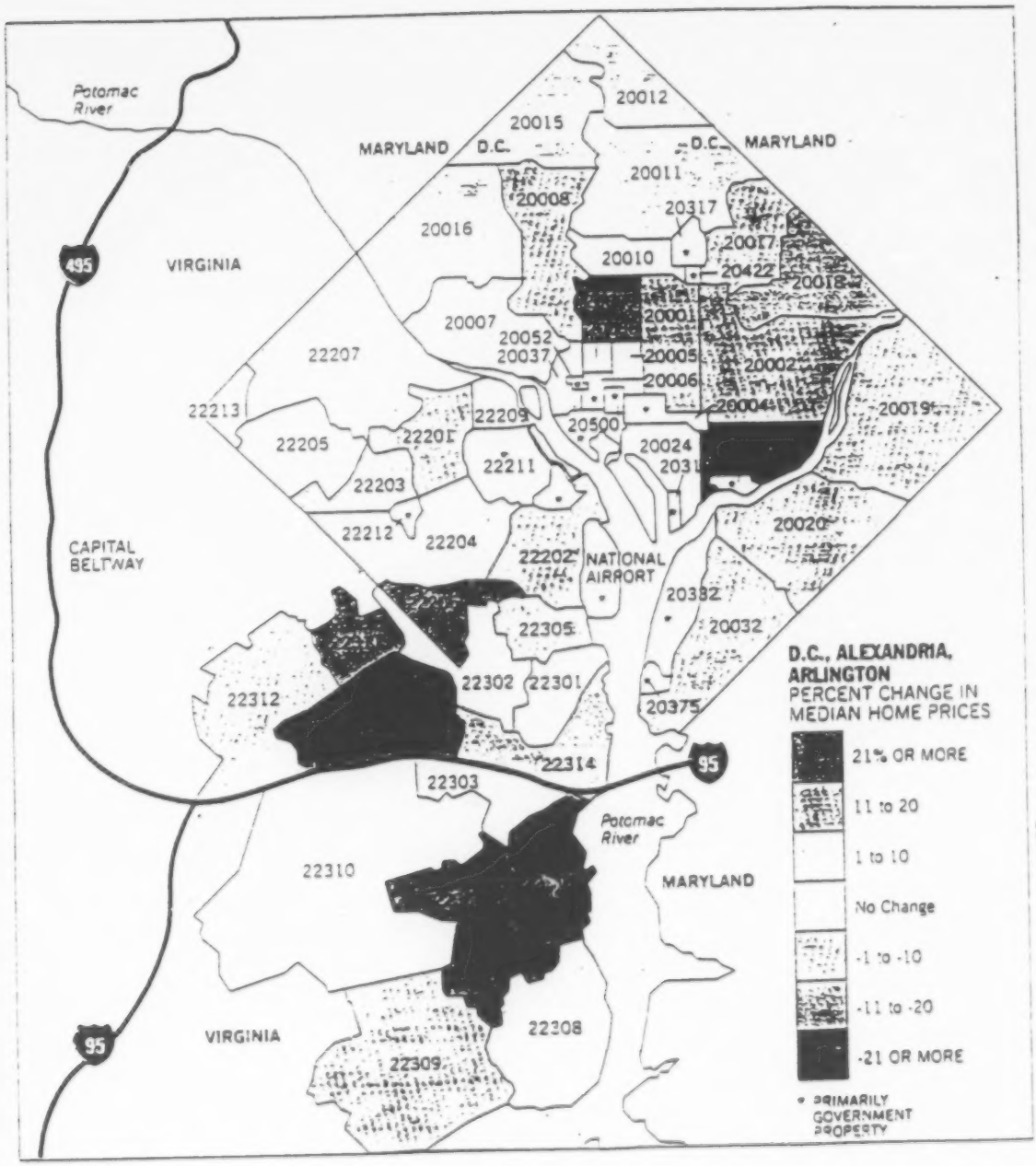

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TABLES
ANSWER KEY

Table A.

1. $135.25

2. 144,400

3. IBM, +4-1/4

4. IBM

5. approximately $2,395,000
   High was$62.50, low was $61.75. I approximated an average selling price of $62.00.
   (An easy number to work with.)
   Total value of all stock sold that day = 388,800 shares sold x $62/share = $2,395,600

Table B.

6. 101 days
   July 14 to October 14 = 92 days
   Plus October 14 to October 23 = 9 days
   Therefore, 92 + 9 = 101 days

7. 199 days
   February 18 to September 18 = 212 days
   But subtract September 5 from September 18 (18-5) = 13 days
   Therefore, 212 - 13 = 199 days.

8. Answers will vary.

~~**Table C.**~~

~~9. A. Yes.~~
~~B. Central Fidelity~~
~~C. No. The customer has to pay a fee of $5 if the monthly balance falls below $1,000.~~

~~10. Mercentile~~
~~It charges $0.35/check which is $3.50/10 checks.~~

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~~11. Answers will vary based on what criteria is used to make the decision. Factors which might be important to the older customer might be: Monthly Administration Fee, Charge for Writing Checks, and Fee for Going Below the Minimum Balance.~~

~~12. Answers will vary. However, if basing choice on Fees for Withdrawals from Bank's Own ATMs or Other Banks' ATM, as well as Fee for Debit Transactions, it would appear that Signet is the best.~~

Table D.

13. $7,128.60
    $118.81/month x 60 monthly payments = $7,128.60

14. $1.128.60
    Total paid = $7,128.60
    Amount borrowed = $6,000.00
    Therefore, $1.128.60 was the amount of interest paid.

Table E.

15. A. 22307
    B. West side of the Potomac River across from Maryland.
    South of Route 95 (which is actually 495)

16. $158,500

17. The zip code area is 22202 (from the map).
    The median purchase price of a house dropped from $265,000 in '92 to $240,000 in '93.
    TheTotal Change in Median Price was down $25,000 (If you can read the gradations in the map's key, it tells that the price dropped between 11% and 20%)

16. 22206 (It increased $64,500. If you are able to read the key on the map, it would tell you that the price had increased 21% or more.

17. The area referenced is 22202 in Arlington. Yes, it probably was wise not to sell. The total change in median price for that area was down 11% to 20%, or referring to the chart, the drop in median price was $25,000.

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A NUMERACY UNIT
Graphs

OBJECTIVES:

1. to identify common types of graphs.
2. to obtain information from graphs.
3. to interpret trends in graphs.

I. Introduction to Graphs.

A. Group discussion on what a graph is and why a graph is used instead of a table or written paragraph.

B. A Definition.

A graph is a visual display of information which allows the reader to quickly see a large amount of data and to easily make comparisons and draw conclusions.

II. Graphs.

There are many types of graphs, but the three that will be looked at in this unit are those seen the most often in newspapers and in business magazines.

The three types are: bar graphs, line graphs, and pie graphs..

A. Bar Graph.

1. A bar graph gets its name from the bars that are used to show data.
2. The bars may be drawn vertically or horizontally.
3. The numerical values are read along numbered axes along the two sides of the graphs.
4. The value for the bar is read by finding the number on the axis that is at the end of the bar. Very often the numbers used on one axis are quite large; therefore, instead of making the numbers large, they will use smaller numbers, but indicate the greater value in the subtitle of the graph or in the label of the axis.
5. The bars often end between two numbers on the labeled axis. Therefore, it is necessary to approximate (that is, estimate) that last numbered digit .

   For example:

   If the axis is labeled 140, 150, 160, etc., but the bar ends halfway between 150 and 160, the value would read as 155.

   If the bar ends a littl bit short of 160, it would be read as 159. (It *cannot* be 159.9.)

B. Verbal or written descriptions of graphs

1. Some terms used in making *comparisons* of graphed data are:
two (three) times greater, half as much, double, triple, quadruple, twice as large, slightly less (more), etc.
Other terms:

2. Some terms used in describing *changes or trends* within the graph are:
increase (rise, soar)
continue to rise
decline (drop, fall)
drop (rise) gradually
rise or fall drastically (sharply)
rise steadily
stay the same (level off)
doubled, tripled
cut by half
Other terms:

Go to Bar Graph exercises on Graph Exercises

C. Line Graph.

1. Gets its name from the thin line that is used to show the data.
2. Is useful in showing trends and developments over a period of time.
3. Is used to show continuous changes in data.
4. The value of each point on the line is read as two numbers, one taken from each axis.
5. To compare different types of information, a line graph may have more than one line. To avoid confusion, the lines are drawn differently. A key, or legend, is shown at the side of the graph to indicate the meaning of the different lines.

Go to Line Graph exercises on Graph Exercises

D. Pie graph (also known as a circle graph).

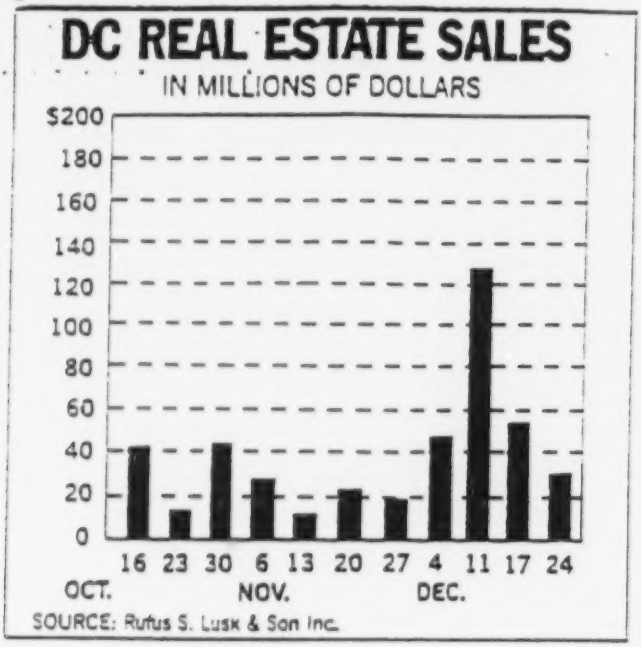
1. It shows an entire quantity which is divided into various parts.
2. Each part which is called a segment and has its own name and value.
3. In most instances, the values on pie graphs are either parts of a dollar or a fraction or a percent of a whole.
4. The graphs often represent budgets or expenses.

Go to pie graph exercises on Graph Exercises

GRAPH EXERCISES

Bar Graphs

A. Use the bar graph shown below to answer questions 1 - 5:



1. What is the title of the graph?

2. What is the subtitle of the graph?

3. What is the range of time shown on this graph?

4. What was the dollar value of the DC Real Estate Sales for

		Answer compared with another person's value
a.	the week of October 16? _____	_____
b.	the week of December 4? _____	_____
c.	the week of December 11? _____	_____

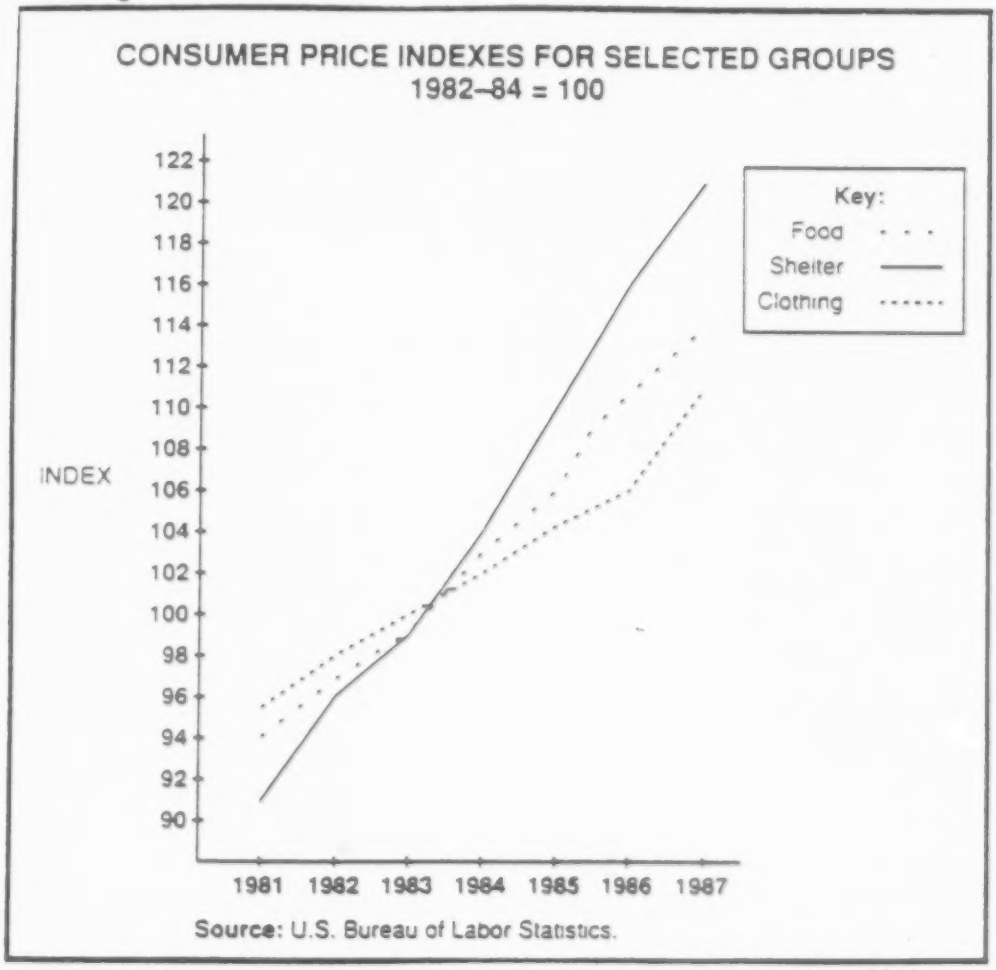
(**Note:** Because you had to estimate the height of the bars you and the other person might not have the same values, *but* they should be close.)

5. Comparison without using the actual values:
   a. How do the sales for the week of October 16 compare with those for the week of November 27?

   b. How do the sales for the week of November 20 compare with those for the next week of December 4?

D. Using the line graphs of Consumer Price Indexes (CPI) for three categories of living expenses, answer the following questions. (Questions 16 - 21)

The Consumer price indexes are used by government and business to show the relative value of items in today's economy. The consumer price index is based on what $100 would have bought in 1982-1984 (on average). If clothing has a CPI of 115 today, it means that it would cost $115 today to buy the clothing that cost an average of $100 in 1982-4.



16. Which of the three categories of living expenses was lowest in 1981?

_____

17. Which of the these categories was lowest in 1987? _____

18. For the years 1981 through 1987, which category's CPI increased the most?

_____

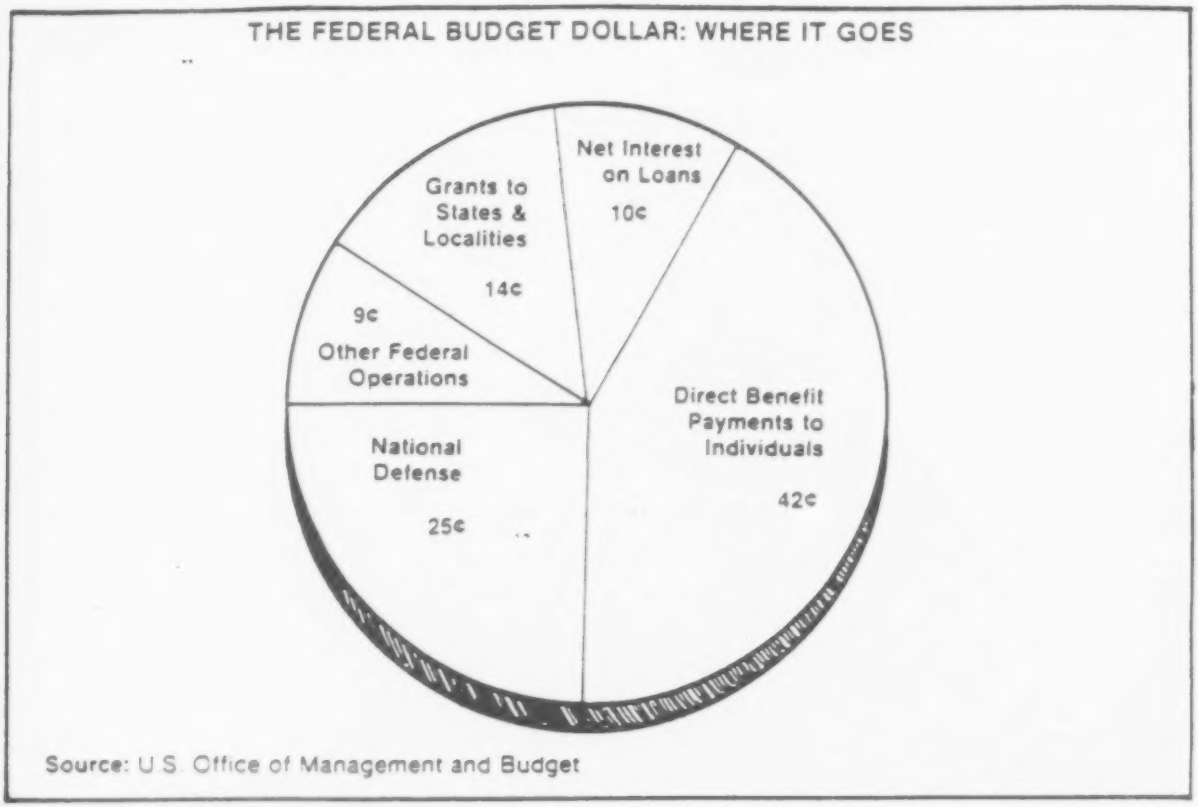
19. What was the total increase in the consumer price index for food from 1981 to 1987? _____

20. For the years 1981 through 1987, which category's prices increased the least? _____

21. According to the CPI graph, how much would the food items that cost $100 in 1982-4 have cost in 1987? _____

Pie Graphs

E. The following pie graph shows where each dollar budgeted by the federal government is spent. Use the following graph for answering questions 22 - 25.



22. What percent of each dollar in the Federal Budget goes to national defense?

_____

23. What fraction of the budget is spent on areas other than national defense?

_____

24. According to this graph, what are the two leading government expenditures? _____

25. What percent of the budget dollar is spent for Net Interest on Loans?_____

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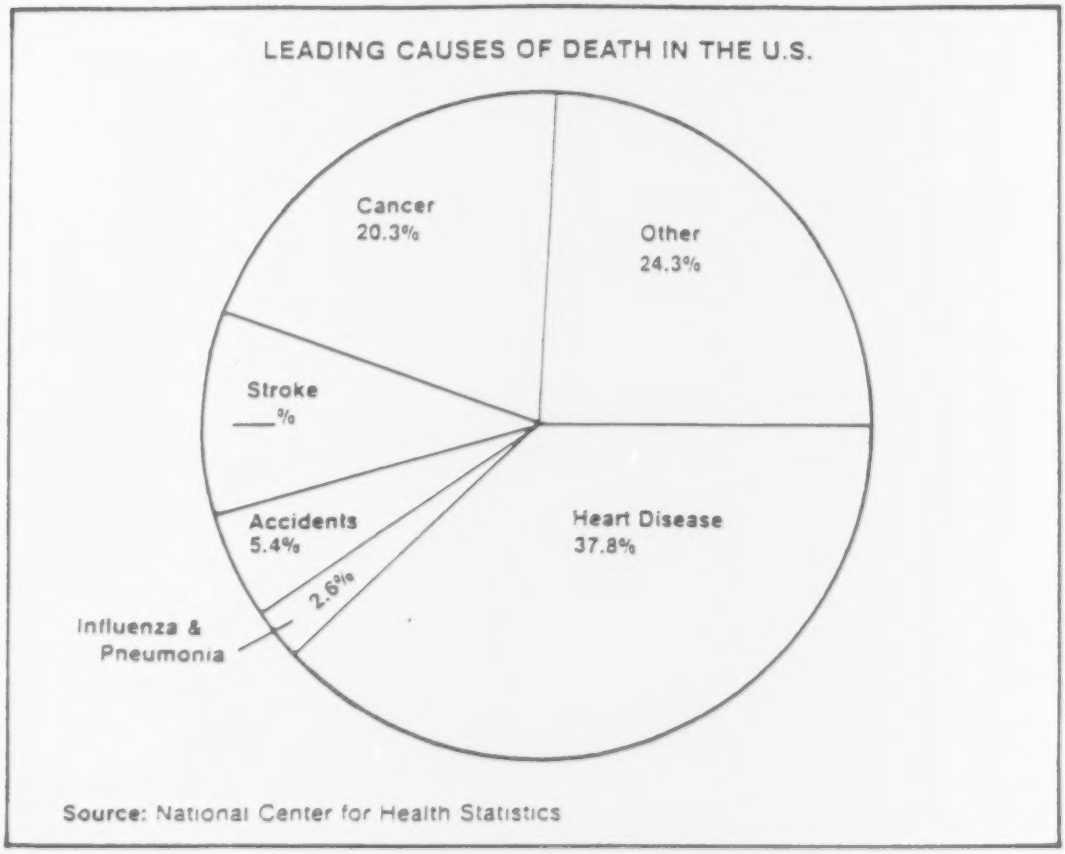
F. The following pie graph of the Leading Causes of Death in the U.S. will be used to answer questions 26 -28



26. What are the highest two leading causes of death in the U.S.?
_____

27. What percentage of deaths are attributable to stroke? _____

28. If there were 500,000 deaths in the U.S. in the year shown by this graph, how many people would have died of influenza and pneumonia? _____

GRAPHS EXERCISES ANSWER KEY

1. DC Real Estate Sales
2. in millions of dollars
3. October 16 to December 24
4. a. $40 million or $41 million
   b. ≅ $46 million (that is, *approximately $46 million*) ($45 to $48 million is acceptable, but $50 million is too high)
   c. ≅ $125 million ($124 to $128 million)
5. a. The sales for the week of October are *twice* the sales for Nov 27 -- or a similar expression to shown approximately *two times* more sales for Nov 27.
   b. The sales for the week of Nov 20 are *half* the sales for the week of Dec 4.

~~6. 390,000 (can't/not say 399,000) Can read 380,000 or 390,00 or 400,000, but cannot read with more precision that to the nearest ten thousand.)~~

~~7. '88, '89, '90, '93~~

~~8. losses of 52 million pounds to 55 million pounds~~

~~9. The losses in '91 were slightly higher than in '92.~~

~~10. approximately 62 million pounds (or close to that value)~~

~~1 pound = $1.51, so~~

~~62 million pounds x $1.51 = about $93 million to $94 million~~

~~11. Las Vegas Convention and Visitors Authority, Florida Division of Tourism, South Jersey Transportation Authority~~

~~12. '93 for Orlando and Atlantic City~~

~~13 a. 18.2 million (18 million to 18.4 million)~~

~~b. 13.3 million (12.7 to 13.4 million)~~

~~c. 33.2 million~~

~~14. a. '93~~

~~b. '90~~

~~c. '88~~

~~15. Possible answers:~~

~~*For Las Vegas:* There has been a steady increase in the number of annual visit trips to Las Vegas between '86 and '93.~~

~~For Orlando: The number of visit trips increased dramatically in the three years after '86, but they leveled off with only minor fluctuation through '93.~~

~~For Atlantic City: In the two years following '86, visit trips rose rapidly to a peak. Since that time, there has been a steady decline in the number of trips. In '93 the number of trips was approximately equal to those in '86.~~

16. shelter
17. clothing
18. shelter (from about 90 to 121 (an increase of 31)
19. 19 (from 94 to 113)
20. clothing (95 to 110 or 111 which is 15 or 16)
21. $113 (or $114)

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23. 25% ($.25 / $ 1.00 x 100 = 25%)
23. 3/4 ($.75 / $1.00 = 75/100 = 3/4)
24. Direct Benefit Payments to Individuals (that is Entitlements, such as Social Security, Medicare, Medicaid)
25. 10%
26. heart disease and cancer
27. 9.6%
28. 13, 000

Thank you for your interest in the video, "Communication Pays Off". This VHS/NTSC video was produced by Fairfax County Public Schools and First Virginia Banks, Inc. under the National Workplace Literacy Grant, CDFA #84,257. Thirty-four vignettes representing eight workplace topics complement a Communication Skills curriculum for limited English proficient bank employees.

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Robin Schrage

Robin Schrage, Executive Producer
FCPS - English in the Workplace

COMMUNICATION PAYS OFF
Topic One

1.1. Professional Image: Assertive Behavior

A. Submissive: supervisor and employee. The supervisor accuses the employee of an error. The employee acts submissively.
B. Same scene: This time the employee acts aggressively.
C. Same scene: This time the employee acts assertively.

1.2. Professional Image: Assertive Behavior

A. An employee avoids answering the ringing telephone.
B. An employee answers the phone and turns the call over to the supervisor.
C. An employee takes responsibility for the call and speaks with the customer.

1.3. Professional Image: Assertive Behavior

An employee does not know the answer when a customer has a problem. The employee demonstrates empathy by eye contact, voice inflection and acknowledging the person's feelings.

COMMUNICATION PAYS OFF
Topic Two

2.1. Prejudice

New bank customer is turned off by the number of foreign born employees in the bank and their hard-to-pronounce names.

2.2. Prejudice

"My supervisor is prejudiced against me because..."

2.3. Prejudice

A customer reacts negatively to a voice with an accent on the telephone in the bank.

2.4. Prejudice

In the lunch room, a co-worker finds a foreign born employee's lunch "weird and smelly."

COMMUNICATION PAYS OFF
Topic Three

3.1. Anger At Work

An employee follows the bank procedure in dealing with an irate customer. However, the customer is not placated.

3.2. Anger At Work

A customer objects to showing a teller his/her identification. An employee uses courtesy phrases to overcome the objection.

COMMUNICATION PAYS OFF
Topic Four

4.1. Conflict Resolution

A. Two foreign born employees have a misunderstanding about sending certified mail. The sender uses an accusatory tone and attitude towards the other employee.

B. The same scene, both employees use questioning.

C. Same scene, both employees use questioning and courtesy phrases.

4.2. Conflict Resolution

A. In order to prevent a problem, for instance, a bank error, a bank employee telephones another department.

B. In order to prevent a problem, an employee tells his co-workers that he is changing his daily schedule.

4.3 Conflict Resolution

A genuine conflict between a supervisor and an employee about being on time.

4.4. Conflict Resolution

Two employees demonstrate compromise, by working out shifts at the drive through teller's window.

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COMMUNICATION PAYS OFF
Topic Five

5.1. Coping Skills

Two bank employees appear to have a competitive relationship. This relationship creates stress on the job. One employee has difficulty using the English language to promote his qualifications for a job.

5.2. Coping Skills

A bank employee gets a telephone call from home and starts to cry. A co-worker provides some coping skills.

5.3. Coping Skills

Coping with sexual harassment from a supervisor.

5.4. Coping Skills

A. An employee is asked to stay late. He says "no" and explains.

B. Same scene. He says "no", but is willing to stay late another time.

C. Same scene. He says "no", but offers an alternative.

COMMUNICATION PAYS OFF
Topic Six

6.1. Office Relations

Two foreign born bank employees are discussing that, despite the sodas they have bought for their supervisor, the supervisor scolded them for being late.

6.2. Office Relations

Three employees from the same branch are eating their lunch. Two of the employees are speaking in their language. The third is a native English speaker.

6.3. Office Relations

An employee and the supervisor are discussing the employee's annual review. The employee wonders about some of the statements on the review. In order to understand them, he asks some questions.

6.4. Office Relations

An employee is reprimanded by the supervisor/manager in front of a customer.

6.5. Office Relations

Bank employees express the same intolerance of diversity that many "Americans" reveal.

COMMUNICATION PAYS OFF
Topic Seven

7.1. Listening Skills

An employee demonstrates "active listening" to be sure she understand instructions. Another employee stays quiet and discovers she has misunderstood.

7.2. Listening Skills

A. A customer is telling a bank employee about a problem with the customer's account. The employee just sits and listens.

B. Same scene. This time the employee provides reflective listening.

COMMUNICATION PAYS OFF
Topic Eight

8.1. Meetings

Interactions and Language in Meetings.